

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

12-CV-01207-INFO

FILED
LODGED ENTERED
RECEIVED

JUL 13 2012 JS

AT SEATTLE
CLERK U.S. DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON DEPUTY
BY

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

FEDERAL TRADE COMMISSION,

Plaintiff,

v.

MATTHEW J. LOEWEN, a.k.a.
MATT LOEWEN, a.k.a. JAMES
MATTHEW LOEWEN, individually
and d.b.a. Vehicle Stars, as director or
officer of 0803065 B.C. Ltd, 0881046 B.C.
Ltd, and ReadyPay Services Inc., and as
managing member of Xavier Processing
Services, LLC;

0803065 B.C. LTD, a Canadian
corporation, also d.b.a. Auto Marketing
Group;

0881046 B.C. LTD, a Canadian
corporation, also d.b.a. Secure Auto Sales;

READYPAY SERVICES, INC., a
corporation, and

XAVIER PROCESSING SERVICES,
LLC, a limited liability company,

Defendants.

Case No. 12-cv-1207 MJP

PLAINTIFF'S EXHIBITS IN SUPPORT
OF MOTION FOR TEMPORARY
RESTRAINING ORDER, OTHER
EQUITABLE RELIEF AND ORDER
TO SHOW CAUSE RE PRELIMINARY
INJUNCTION

VOL. II

FILED UNDER SEAL

1
2 **TRO EXHIBITS**
3
4

5 **Volume I**
6
7
8
9
10
11
12
13
14

Exh. 1	Declaration of Alin Dinca	pp. 1-25
Exh. 2	Declaration of David Gajdosik.	pp. 26-30
Exh. 3	Declaration of Eric Harada	pp. 31-52
Exh. 4	Declaration of Wilbert Martin	pp. 53-61
Exh. 5	Declaration of Gregory Ng	pp. 62-66
Exh. 6	Declaration of Cody Pearce	pp. 67-76
Exh. 7	Declaration of John Roberts	pp. 77-87
Exh. 8	Declaration of Julie Salisbury	pp. 88-97
Exh. 9	Declaration of Victor Stalick	pp. 98-117
Exh. 10	Declaration of Hironori Zusho	pp. 118-129
Exh. 11	Declaration of Ken Bernet	pp. 130-135

15 **Volume II**
16
17
18
19
20
21
22
23
24
25
26
27
28

Exh. 12	Declaration of Simone Lylack	pp. 134-194
Exh. 13	Declaration of Amy Brannon-Quale	pp. 195-342

1 **DECLARATION OF SIMONE LYLACK**

2 Pursuant to 28 U.S. C. § 1746

3 1. My name is Simone Lylack and I am an Enforcement Inspector with the Business
4 Practices and Consumer Protection Authority ("Consumer Protection, BC"), Canada. I have
5 held this position for five (5) years.

6 2. Consumer Protection BC is a not-for-profit corporation whose mandate is to
7 promote a fair marketplace for consumers and businesses throughout British Columbia by
8 enforcing consumer protection laws in British Columbia. Consumer Protection BC was
9 established in 2004 with the passage of the Business Practices and Consumer Protection Act (the
10 "Act").

11 3. The consumer protection laws in British Columbia, Canada primarily deal with
12 transactions between businesses and consumers. The industries licensed by Consumer
13 Protection BC include, but are not limited to, debt collection, payday lending, telemarketing and
14 travel services industries. Consumer Protection BC works directly with these regulated
15 businesses to ensure they are complying with consumer protection legislation. We respond to
16 inquiries and complaints from BC consumers, educate consumers about their rights and educate
17 businesses about their rights and responsibilities.

18 4. Consumer Protection BC fulfills its mandate by, among other things.

- 19 a. Licensing specific industries;
- 20 b. Inspecting these licensed industries to ensure they are complying with
21 BC's consumer protection laws;
- 22 c. Investigating alleged violations of consumer protection laws and
23 following up with progressive enforcement action; and
- 24 d. Recommending enhancements to BC's consumer protection laws to the

1 provincial government.

2 5. We follow up on leads provided by both concerned citizens and industry
3 stakeholders as well as leads from other Canadian law enforcement agencies and from
4 international law enforcement agencies to evaluate compliance by regulated businesses operating
5 in the province of British Columbia.

6 7. To assist with enforcement, the Act provides for the appointment of two types of
7 inspectors both of which enforce the various statutes for which Consumer Protection BC is
8 responsible.

9 10. 7. Compliance Inspectors are responsible for verifying businesses' compliance with
10 the Acts and various Regulations, as well as making businesses and individuals aware of and
11 helping them voluntarily comply with the law. Compliance Inspectors are permitted to enter
12 business premises at any reasonable time, ask questions of managers and employees, review
13 documents and make copies of, or even retain, materials of interest. Compliance Inspectors are
14 also permitted to take pictures if necessary to record the physical layout and/or location of a
15 business' premises.

16 17. 8. An Enforcement Inspector, such as myself, has the same authority and powers as
17 a Compliance Inspector. In addition, Enforcement Inspectors hold Special Provincial Constable
18 Status in the Province of BC for the purpose of enforcing the various acts enforced by Consumer
19 Protection BC. Enforcement Inspectors are permitted to make any inquiries necessary to help
20 determine whether or not there is a violation of the laws enforced by Consumer Protection BC.
21 An Enforcement Inspector is permitted to enter a business and ask questions, seek copies of
22 relevant documentation and temporarily take possession of any material in order to examine it
23 and make copies, if necessary.

24 25. 9. Depending on their evaluation of seriousness of the situation, the Enforcement

1 Inspector may decide no enforcement action is necessary. An Enforcement Inspector may issue
2 a Compliance Order.

3 10. A Compliance Order forces the business to comply with the Act. If the
4 Enforcement Inspector believes sufficient evidence exists and the violation is sufficiently
5 egregious the Enforcement inspector may recommend that charges be laid in the criminal courts.
6 The final decision regarding prosecution of any case rests only with the Crown and the
7 prosecutor.

8 11. In 2011, in the course of my official duties I made inquiry as to the compliance of
9 a. **0881046 B.C. LTD**, and
10 b. **0803065 B.C. LTD**
11 with the Act. I obtained copies of business records maintained by Consumer Protection B.C. as
12 well as copies of materials from counsel for the two entities.

13 **Documents from Consumer Protection B.C.**

14 12. Attachment 1, attached, is 1 page document which is a true and correct copy of a
15 Telemarketer License Number 53278 which was issued on October 1, 2010 and valid through
16 September 30, 2011. The business attached to the license is **0881046 B.C. LTD**. Secure Auto
17 Sales/AMG Auto Marketing Group located at 430 Columbia Street, Suite 200, New Westminster
18 BC V3L 1B1.

19 13. Attachment 2, attached, is a 1 page document which is a true and correct copy of
20 a Telemarketer Application for License Renewal. A stamp on the document indicates it was
21 received by our office on October 29, 2010. The relevant license number is 53278. The location
22 of the licensee is listed as 430 Columbia Street, Suite 200, New Westminster, BC V3L 1B1. The
23 document has a signature which is identified as belonging to Matthew J. Loewen who is
24 identified as "President."

1 14. Attachment 3, attached is a 1 page document which is a true and correct copy of a
2 Notice of Change of Business information which was received by Consumer Protection BC. A
3 stamp on the page indicates that the document was received by our offices on June 21, 2011.
4 According to the Notice of Change, **0881046 B.C. LTD** which does business as AMG Auto
5 Marketing Group, increased its number of full time employees to 13. The document has a
6 signature on it at the bottom of the first page identified as Matthew J. Loewen whose title is
7 given as President.

9 15. Attachment 4, attached, consists of 6 pages. The first 4 pages are a License
10 Application for Telemarketer, page 5 is a "Credit Card Authorization Form," and the last page is
11 a Consent for Disclosure of Criminal Record Information. The date, 08/10/2010, the time 14:44,
12 a phone number 18669029601 and the name "Ready Services Inc." appear at the very top of
13 each page.

- 15 a. According to the license application, the legal name of the applicant is
16 **0881046 B.C. LTD dba Secure Auto Sales**, located at 430 Columbia
17 Street, NW, V3L 1B1. The listed email is admin@readypay.net
18 b. The President of **0881046 B.C. LTD** is identified as Matthew J. Loewen.
19 c. The document has a signature which is identified as belonging to Matthew
20 J. Loewen who is identified as "President."
21 d. The credit card authorization is on behalf of **0881046 B.C. LTD** and the
22 cardholder is Matthew J. Loewen.
23 e. The consent for disclosure of criminal record information is dated August
24 16, 2010. The search was done on Matthew J. Loewen. Based on the
25 information received, "there is no criminal record identified. Information
26 can only be confirmed by fingerprint comparison."

1 16. Attachment 5 is a two page document which is a true and correct copy of a Notice
2 of Change which was received by Consumer Protection BC. A stamp on the page indicates that
3 the document was received by our office on December 23, 2010. At the top of the document
4 there is a line of text showing that the document was received by our offices by facsimile from
5 1-866-902-9601 from Ready Services Inc. According to the Notice of Change, **0881046 B.C.**
6 **LTD**, which does business as AMG Auto Marketing Group, was adding a dba. The document
7 has a signature on it at the bottom of the first page identified as Matthew J. Loewen whose title
8 is given as President.

10 17. Attachment 6 is a single page document Credit Card Payment Authorization Form
11 executed on behalf of **0881046 B.C. LTD** allowing for charges to be made to a credit card in the
12 name of Matthew J. Loewen, 22944 Old Yale Road, Langley, BC V2Z 2V3
13

14 18. Attachment 7 is a single page Business License Application for a Commercial
15 Premises from New Westminster, BC. The license holder is Matthew J. Loewen and the license
16 is issued on behalf of **0881046 B.C. LTD**. According to the application, the trade name for
17 **0881046 B.C. LTD** is Secure Auto Sales, the contact email address is admin@readypay.net and
18 the business address is 200-430 Columbia Street, V3L 1B1. In the application, Secure Auto
19 Sales describes itself as a "call center."

20 19. Attachment 8, attached, consists of a true and correct copy of the BC Company
21 Summary for **0881046 B.C. LTD** as of August 5, 2010. According to the registry, Matthew
22 Loewen is the Director of **0881046 B.C. LTD**. There is no information as to the officers. The
23 mailing and delivery address for the registered office and the records office for **0881046 B.C.**
24 **LTD** is 20689- 56th Avenue, Langley, BC V3A 3Y9 Canada. According to the summary, the
25 mailing and delivery address for Matthew Loewen is 22944 Old Yale Road, Langley, BC V2Z
26 2V3 Canada.
27
28

1 20. Attachment 9 is a true and correct copy of a two page BC Company Summary for
2 **0881046 B.C. LTD** dated July 9, 2012. According to the summary, the mailing and delivery
3 address for the registered office and the records office is still 20689- 56th Avenue, Langley, BC
4 V3A 3Y9 Canada. Matthew Loewen is listed as the President and Secretary of **0881046 B.C.**
5 **LTD** as well as a director with his mailing and delivery address remaining at 22944 Old Yale
6 Road, Langley BC V2Z 2V3 Canada.

8 21. Attachment 10, attached, is a two page document which is a true and correct
9 copy of the BC Company Summary for **0803065 B.C. LTD**. According to the registry, Matthew
10 Loewen is the Director, Secretary and President of 0803065 B.C. LTD. The mailing, delivery
11 and records office address for 0803065 B.C. LTD is 20570- 56th Avenue, Langley, BC V3A 3Z1
12 Canada. According to the summary, the mailing and delivery address for Matthew Loewen is
13 P.O. Box 12076 Murrayville RPO, Langley, BC V3A 9J5 Canada.

15 22. Attachment 11, attached, is a two page document which is a true and correct
16 copy of the BC Company Summary for **0803065 B.C. LTD**. According to the registry, Matthew
17 Loewen is the Director, Secretary and President of 0803065 B.C. LTD. The mailing address for
18 Matthew Loewen is listed as P.O. Box 12076 Murrayville RPO, Langley, BC V3A 9J5 Canada
19 but the address for deliveries to Matthew Loewen is 22944 Old Yale Road, Langley BC V2Z
20 2V3 Canada which is the same address listed for Matthew Loewen on the BC Company
21 Summary for 0881046 B.C. LTD..

23 23. Attachment 12, attached, is a single page Notice of Change of Address which was
24 filed with the BC Registry Services on July 5, 2012. According to Notice, the mailing and
25 delivery address for **0803065 B.C. Ltd.** is now #200-4769-222nd Street, Langley BC V2Z 3C1
26 Canada.
27
28

1 **Documents from Other Sources**

2 24. I obtained the following documents from counsel representing **0881046 B.C.**
3 **LTD, and 0803065 B.C. LTD.** on or about June 20, 2011:

- 4 a. Attachment 13 is a single page document which is a true and correct copy
5 of a 2011 Business License issued by the Corporation of the City of New
6 Westminster to Secure Auto Sales, located at 200 430 Columbia Street.
7 The license is held by **0881046 B.C. LTD** whose address is P.O. Box
8 12076 Stn Murrayville RPO BC V3A 9J5. The license authorizes the
9 holder to carry on the business of telephone solicitation.
- 10 b. Attachment 14 is a true and correct copy of a 2 page document called
11 “Verification Script” On the second page, the last line reads “Thank you
12 for choosing AMG Auto Marketing Group, and best of luck with the sale
13 of your vehicle.”
- 14 c. Attachment 15 is a true and correct copy of a 2 page document.. The first
15 page bears the caption “Auto Marketing Group” and underneath the
16 caption is a subheading “Confirmation Letter.”
- 17 d. Attachment 16 is a true and correct copy of a 7 page document with the
18 first page bearing the caption “Auto Marketing Group”. Under the caption
19 is a subheading “On-line Marketing Agreement.” The agreement appears
20 to be between **0881046 B.C. LTD** doing business as AMG Auto
21 Marketing Group and customers.
- 22 e. Attachment 17 is a true and correct copy of a 2 page letter on letterhead
23 for “Auto Marketing Group.”
- 24 f. Attachment 18 is a true and correct copy of a 2 page document called

1 "Refund Form."

2 g. Attachment 19 is a true and correct copy of a 3 page document with the
3 caption "Auto Marketing Group" on the top of the first page. The second
4 page bears the caption "Auto Marketing Group Refund Check List."

5 25. Attachment 20 is a true and correct copy of list of current employees of 0881046
6 B.C. LTD. I obtained Attachment 20 from counsel representing **0881046 B.C. LTD** on or about
7 September 6, 2011.

8 26. Telemarketing licenses are issued by the Licensing Department of Consumer
9 Protection B.C.

10 a. Attached as Attachment 21 is a true and correct copy of a series of emails
11 between Tim Monaghan and admin@readypay.net and
12 mloewen@readypay.net concerning the telemarketing license issued to
13 **0881046 B.C. LTD.**

14 b. Attached as Attachment 22 is a true and correct copy of an email received
15 by the Licensing Department of Consumer Protection B. C. on or about
16 February 10, 2012 requesting closure of the telemarketing license for
17 **0881046 B.C. LTD.** The reason given for the closure was that the
18 business had been sold and the new owners were not operating in the
19 Canadian market. The signature line indicates that the email was sent by
20 an employee of ReadyPay Services, Inc. with a mailing address of 2360
21 Corporate Circle, Suite 400, Henderson, Nevada on behalf of Matthew
22 Loewen, President of ReadyPay.

23 27. The law in British Columbia requires that anyone engaged in telemarketing while
24 being physically situated in British Columbia must have a telemarketing license in British
25

1 Columbia regardless of whether they are contacting consumers in British Columbia or elsewhere
2 in the world.

3 28. On July 10, 2012, an inspector from B.C. Consumer Protection and I visited 430
4 Columbia Street, Suite 200 New Westminster BC V3L 1B1 which is an address known to me as
5 the business office of **0881046 B.C. LTD.**

6 29. When we arrived I observed that the office appeared to be a sales room engaged
7 in telemarketing. There were desks and phones for about 40 people. There was also a board
8 showing sales.

9 30. We spoke to Brandyn Smilovici and Marilou Catanjal. Brandyn and Marilou said
10 that they were the new owners of the business. The names "Brandyn Smilovici" and "Marilou
11 Catanjal" appear on the left hand side of list of current employees provided to me by counsel
12 representing **0881046 B.C. LTD**, on or about September 6, 2011. (See Attachment 20 p. 187) I
13 recall from my previous visits to that location that Brandyn Smilovici was a floor supervisor for
14 **0881046 B.C. LTD.**

15 31. Brandyn told us that he and Marilou Catanjal had bought the business in February
16 from a man named Warren Kean and that the name of the business was now Marbls Marketing.

17 32. In my experience, when a business is sold there is a set price and a written
18 contract memorializing the terms of the sales agreement. The inspector and I spoke to Brandyn
19 and Marilou separately about the sale. I asked Brandyn how much money he paid for the
20 business. Brandyn refused to tell me. He did say that he paid money to Warren Kean's business
21 called Validus. I asked Brandyn for a copy of the sales agreement. Brandyn told me there was
22 no written agreement.

23 33. After I spoke to Brandyn alone, I went back into another room with the inspector
24 and Marilou. Marilou said that they did not pay for the business, that they had simply taken it

over.

34. Brandyn acknowledged that they were telemarketing for a third party called "Car Acquire" or "Car Aquire." I asked him for a copy of the sales contract between their company and Car Acquire. He told me there was no written agreement because their business community was small and they all knew each other. I asked him to tell me the name of the person they dealt with in connection with Car Acquire. Brandyn told me he couldn't remember the name of the person they dealt with or who owned Car Acquire.

35. Under my authority as an Enforcement Inspector, I examined documents on various desks. I located a stack of correspondence from American Express concerning disputes about charges made to accounts of customers of American Express. All of the materials I observed had the address "355 Princeton Drive, Costa Mesa, CA 92626" and were dated in May 2012. Some of the correspondence related to "Car Aquire" but I also located one in the stack relating to "Vehicle Stars" which bore the same Princeton Drive address as the dispute letters related to "Car Aquire." A true and correct copy of the Vehicle Stars dispute and one of the Car Aquire disputes is attached here as Attachment 23.

36. I asked Brandyn if he could tell me about the "Vehicle Stars" dispute letter. Brandyn told me that he knew nothing about it and suggested the dispute letter might be a piece of scratch paper left over from the prior business operation.

I swear or affirm under penalty of perjury under the laws of the United States of America
that, to the best of my knowledge and belief, the foregoing is true and accurate.

Executed this 12 day of July, 2012 at Burnaby, British Columbia, Canada.


Simone Lylack

Telemarketer Licence

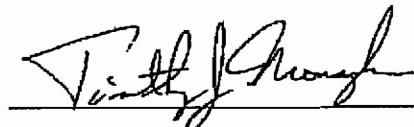
Licence Number 53278

Pursuant to the *Business Practices and Consumer Protection Act*, SBC (2004)
The following is licensed as a telemarketer.

**0881046 BC Ltd
Secure Auto Sales
AMG Auto Marketing Group
430 Columbia St Suite 200
NEW WESTMINSTER BC V3L 1B1**

The original must be displayed in a conspicuous place at the above address and is not transferable.

This licence is subject to the conditions set out the reverse of this page and to all other conditions imposed on this licence under the *Business Practices and Consumer Protection Act*.



**Effective Date: October 01, 2010
Expiry Date: September 30, 2011**

**Issued under the authority of the Director,
Consumer Protection BC**

**CONSUMER
PROTECTION BC**

307-3450 Uptown Blvd, Victoria, BC V8Z 0B9
PO Box 8244, Victoria, B.C. V8W 8J2
Phone: (250) 382-1684
Fax: (250) 382-7181
Toll Free 1 855 777-4303
www.consumerprotectionbc.ca

**TELEMARKETER
CHANGE OF BUSINESS
INFORMATION**

TELEMARKETER NAME:

0881046 BC Ltd.

DOING BUSINESS AS:

AMG AUTO MARKETING GROUP

LICENCE NUMBER:

53278**TYPE OF CHANGE**Effective Date of Change JUNE 20, 2011\$50.00 CHANGE OF LICENSED LOCATION ADDRESS

My licensed location is also my mailing address.

\$50.00 CHANGE OF CORPORATE NAME OR CHANGE/ADDITION/DELETION OF TRADE NAME
Attach a certificate from home jurisdiction Registrar of Companies certifying the change/addition of Corporate and/or Trade Name(s)N/C CHANGE IN LICENSING CONTACT

CHANGE OF PHONE, FAX, MAILING ADDRESS or EMAIL ADDRESS ONLY

N/C CHANGE OF CORPORATE OFFICE ADDRESS ONLYSEB (D) INCREASE NUMBER OF FTE'S FOR THIS LOCATIONBusiness located within BC; Additional number of FTE's engaged in distance sales or 3rd party fundraising work from this location..... (B) 13

OR

Business located outside BC; Additional number of FTE's engaged in distance sales or 3rd party fundraising work with BC consumers from this location..... (C)Multiply \$50.00 for each FTE = (B) or (C) X \$50.00..... (D) 650*A Full Time Equivalent (FTE) represents 1967.5 hours of distance sales or 3rd party fundraising work for the licence year October to September.**DETAILS OF CHANGE**

From: _____

To: _____

Signature:

Date: 20/JUN/2011Name: MATTHEW J. LOEWEN

Authorized Signig Officer

Title:

Please Print

PRESIDENT**PLEASE MAIL OR FAX THIS FORM WITH APPLICABLE PAYMENT TO CONSUMER PROTECTION BC****CHEQUES:** Payable to Consumer Protection BC (\$25.00 service charge on dishonoured cheques)
CREDIT CARD: Include Consumer Protection BC credit card payment authorization form at www.consumerprotectionbc.ca**JUN 21 2011****BUSINESS PRACTICES &
CONSUMER PROTECTION AUTHORITY**

7-Sep-10

Page 1 of 1



307-345B Uptown Blvd, Victoria, BC V8Z 0B9
 P.O. Box 9244 Victoria, B.C. V8W 9A2
 Phone: (604) 320-1664
 Fax: (250) 920-7181
 Toll free 1 866 777-4393
www.consumerprotectionbc.ca

53278

LICENCE APPLICATION
TELEMARKETER

TO BE COMPLETED BY APPLICANT ONLY

The personal information requested in this form and the results of the Criminal Record check are collected and retained under the authority of Section 26 (c) of the BC Freedom of Information and Protection of Privacy Act and Section 144 of the Business Practices and Consumer Protection Act. This information will be used to determine eligibility for licensing in the Province of British Columbia. All applicants named below must complete a Consent for Criminal Record Check form or like submission and submit it with this application. By signing this form you are authorizing Consumer Protection BC to obtain a credit report for the persons named below as part of this application.

BUSINESS INFORMATION:

1. Legal name: DBB1046 B.C. LTD. (Business in CAPITAL LETTERS)
2. Trade/DBA names (if any): SECURE AUTO SALES (Business in CAPITAL LETTERS)
3. Physical address: 200, 430 COLUMBIA ST W V3L 1B1 (Suite #, Street Address, City & Province/State Postal/Zip Code)
4. Mailing address: P.O. BOX 12076 STATION 1, RONVILLE RPO BC V3A 9E5 (Suite #, Street Address, City & Province/State Postal/Zip Code)
5. Business type: corporation partnership sole proprietorship society
6. Head office Tel: (778) 278-1901 Fax: (778) 278-1902 Web: ADMIN@READYPH.NET

If the applicant is a corporation, please complete the following:

Incorporation Date: 13 May 2010 Jurisdiction: B.C.

Incorporation Number: RCDBB1046

If the applicant is a partnership/proprietorship or is operating Trade/DBA names, please complete the following:

Registration Date(s): _____ Jurisdiction: _____

Registration Number(s): _____

Note: Please include a Certificate of Good Standing (or equivalent) from your home jurisdiction for an incorporated company, and/or current search prints for each trade name / DBA name / partnership / proprietorship to be operated under this licence.

COMPLETE THE FOLLOWING IF THE APPLICANT IS A CORPORATION

NAMES IN FULL OF SENIOR OFFICERS	RESIDENCE		POSITION HELD
	TELEPHONE	ADDRESS	
<u>MATTHEW C. LOEWER</u>	<u>(778) 278-1919</u>	<u>22744 OLD YALE RD.</u> <u>LADOLEY B.C. V2Z 2U3</u>	<input checked="" type="checkbox"/> President <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary <input type="checkbox"/> Chief Operating Officer
()			<input type="checkbox"/> President <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary <input type="checkbox"/> Chief Operating Officer
()			<input type="checkbox"/> President <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary <input type="checkbox"/> Chief Operating Officer
()			<input type="checkbox"/> President <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary <input type="checkbox"/> Chief Operating Officer

RECEIVED
AUG 7 0 2010
BUSINESS PRACTICES
CONSUMER PROTECTION AUTHORITY

COMPLETE THE FOLLOWING IF THE APPLICANT IS A PARTNERSHIP/PROPRIETORSHIP

ALL PART/PROP. NAMES IN FULL (If insufficient space attach a separate sheet)	RESIDENCE		
	TELEPHONE	ADDRESS	
	()		<input type="checkbox"/> Proprietor/Partner
	()		<input type="checkbox"/> Partner
	()		<input type="checkbox"/> Partner

COMPLETE THE FOLLOWING INFORMATION:

1. Have you previously applied for or held a telemarketer licence in any jurisdiction? Yes No
2. If YES above, were any of those licences ever suspended or cancelled? Yes No
3. Have you ever been refused a telemarketer licence in any jurisdiction? Yes No
4. Have any of the individuals identified above had 2 or more bankruptcies? Yes No
5. Have any of the individuals identified above ever been convicted of an offence under the *Criminal Code of Canada* or any other statute? Yes No

- If YES to questions 1 through 4 above, provide details on a separate sheet, including date(s) and location(s) and parties involved.
- If YES to question 5 above, and you are a resident of Canada, complete a *Statutory Declaration for Criminal Record Check* and submit it with your application.
- ALL APPLICANTS that reside in Canada MUST complete a *Consent for Criminal Record Information form* and submit it with your application.
- ALL APPLICANTS that do not reside in Canada MUST submit a certified criminal record check from their home jurisdiction.

LOCATION INFORMATION (copy this page and attach to application for each location being licensed)

1. Physical address: 200 430 COLUMBIA ST E, V8L 1B1
(Suite #, Street Address, City & Province/State, Post/Zip Code)
2. Mailing address: P.O. BOX 12076 STATION MURRAYVILLE BC V3A 9S5
(Suite #, Street Address, City & Province/State, Post/Zip Code)
3. Office Tel: (778) 278-1901 Fax: (778) 278-1902

4. This location will be the principal location: Yes No If no, Indicate principal location: _____

5. The business activity engaged in at this location: Distance Sales Third Party Fundraising Both

6. Senior Officer who will have charge of the applicant's telemarketing/fundraising business at this location:

Name: S. LYACK MICHAEL LEG
(Surname) (First Name) (Middle Name in Full)

General Manager Manager Director of Operations Other: _____

Phone Number (778) _____ E-mail Address: E.HOTMAIL.CA

7. Administrative Contact (person to contact regarding licensing and related issues):

Name: SAME AS 6. SAME AS 6.
(Surname) (First Name) (Middle Name in Full)

Phone Number (_____) _____ E-mail Address: _____

8. Complaints Contact (person to contact regarding consumer complaints):

Name: SAME AS 6. SAME AS 6.
(Surname) (First Name) (Middle Name in Full)

Phone Number (_____) _____ E-mail Address: ADM110@READYPAY.WGT

APPLICANT DECLARATION

The applicant hereby:

1. Certifies that we have obtained, read and understood the Business Practices and Consumer Protection Act and Telemarketer Licensing Regulation;
2. Certifies that all the information given in this application is true and correct to the best of my/our knowledge and belief;
3. Given permission to Consumer Protection BC to verify bank relationships, memberships and all other matters in this application;

Authorized signing officer of telemarketer applicant:

Signature: MATTHEW J. LYACK Print Name: MATTHEW J. LYACK

Date: 10/AUG/2010 Title: PRESIDENT

LICENCE APPLICATION FEES (Fees are calculated for each licensed location)

Licence application fees for telemarketers are located in the fee schedule. The fee schedule can be obtained from our website www.consumerprotectionbc.ca or by calling our offices.

Location Amount (*Please see telemarketer fee schedule) _____ (A) AUGUST 5 250.⁴⁴
 Business located within BC; Number of "FTE's engaged in distance sales or 3rd party fundraising from this location _____ (B) ~~23.5~~ 23.5 *confirmed by email.*
 OR
 Business located outside BC; Number of "FTE's engaged in distance sales or 3rd party fundraising with BC consumers from this location _____ (C) _____
 Multiply \$50.00 for each FTE = (B) or (C) X \$50.00 _____ (D) 5 150.⁴⁴
 Total Fee (A) + (D) _____ \$ 1,000.⁴⁴

*A Full Time Equivalent (FTE) represents 1967.5 hours of distance sales or 3rd party fundraising work for the fiscal year October to September. Can be based on prior year actuals or projected future year amounts rounded to the closest whole number.

APPLY USING CHEQUE OR MONEY ORDER

Mail completed form, applicable attachments and cheque or money order payable to Consumer Protection BC to:

Consumer Protection BC
PO Box 9244
Victoria BC V8W 9J2
(a \$25.00 service charge will be levied on any dishonoured cheques)

Courier: 307-3460 Uptown Blvd, Victoria, BC V8Z 0S9

APPLY USING CREDIT CARD

You may now fax your completed application form, applicable attachments and a credit card payment authorization form (available from the debt collection forms area on the www.consumerprotectionbc.ca web site) to:

Consumer Protection BC
FAX: 250 920-7181

Licence application payments may be made using VISA or MASTERCARD

INCOMPLETE APPLICATIONS WILL BE RETURNED UNPROCESSED.



**CONSUMER
PROTECTION BC**

307-3450 Uptown Blvd. Victoria, BC V8Z 0B9
P.O. Box 9244 Victoria, B.C. V8W 8J2
Phone: (250) 320-1684
Fax: (250) 920-7161
Tel. 1-888-777-4393
www.consumerprotectionbc.ca

**CREDIT CARD
PAYMENT
AUTHORIZATION FORM**



To pay by credit card, please complete form and submit with your request.

Payment is for: NEW APPLICATION Licence Number: _____
(e.g. Renewal, New Application, Changes, etc.) (If known)

Business Name: OB81046 B.C. LTD.

Cardholder Name: MATTHEW J. O'BRIEN

Billing Address: 22944 OLD YALE RD. LYLACK B.C. V2Z 2G3

Contact Phone: 778-278-1901

Card Type: Visa MasterCard American Express
(Note: Only Visa, MasterCard and American Express are currently accepted.)

Payment Option 1

Maximum payment authorized \$ 1,000.00

Payment Option 2

I authorize Consumer Protection BC to charge my credit card the necessary amount required to process my documents or to perform my required services.

Credit
Card Number: XXXXXXXXXXXXXX

Expiry Date

(m)



(y)



Cardholder Signature: X SL

OFFICE USE ONLY

Receipt # _____

Date _____

Amount _____

Auth. # _____

Privacy Statement: Your completion of this authorization form helps us to protect you from credit card fraud. All information entered on this form will be kept strictly confidential by Consumer Protection BC.

1010-08-17 08:39 CRRU

2503806262 >> 207181

P 4/4

Consumer Protection BC 2509207181

2/2

- 08/18/2010 14:14 1889992681)

READY SERVICES INC

PAGE 05/06

**Police Department Criminal Record
Victoria Police 40 Canada**

**CONSENT FOR DISCLOSURE
OF CRIMINAL RECORD INFORMATION****PART 1**

LOEWIS	Married	SEX	Male	DATE OF BIRTH	1988-07-01
12044 RIVIERE RD.	LINGEY	RACE	White	PLACE OF BIRTH	102X 2K3
REAGAN		RELIGION	PROTESTANT	ADDRESS	
		HEIGHT	5'10"	WEIGHT	170 lbs
		HAIR COLOR	BLONDE	SKIN COLOR	
		EYES COLOR	BROWN	OTHER	
		DATE OF BIRTH	1988-07-01	ADDRESS	
		RELIGION	PROTESTANT	PLACE OF BIRTH	
		HEIGHT	5'10"	WEIGHT	170 lbs
		HAIR COLOR	BLONDE	SKIN COLOR	
		EYES COLOR	BROWN	OTHER	

PART 2

Present or former city of the Province of Ontario, Victoria authorizes the Royal Canadian Mounted Police to disclose my personal information to:

NAME	POSITION	NAME OF POLICE SERVICE
ED BOY SAWYER	OWNER	ROYAL CANADIAN MOUNTED POLICE
100 BAY ST. VICTORIA, BC	VICTORIA, BC	100 BAY ST. VICTORIA, BC

PART 3

DISCLOSURE OF INFORMATION
I consent to the disclosure of my criminal record to the Royal Canadian Mounted Police, 100 Bay Street, Victoria, BC, for purposes of employment, rental and other business transactions, issuance of license, officer and documents, lease or letting, which may have been or will be provided by the Royal Canadian Mounted Police or its employees, agents, contractors, officers, members, or volunteers.

PART 4

DISCLOSURE OF INFORMATION FROM THE DATE OF BIRTH:

Signed date: 10 day of July 2010 Signature J. Lylack

PART 5

Following is information contained in the records of the RCMP or another law enforcement agency accessible during a reasonable period and is based on a copy of the file which was on file at the time of this request. This record may be subject to change. The Royal Canadian Mounted Police is not responsible for changes in the file after the date of this request. This can be made with the understanding of a reasonable time of disclosure for this information.

DISCLOSURE AND SECURITY INFORMATION
CONFIDENTIAL, RESTRICTED, INTERNAL USE ONLY
GARIBOLDI, VICTORIA, BC

You are advised that the Criminal Act - The Youth Criminal Justice Act (YCJA) is an offence to disclose youth offender information to anyone before court makes a decision about a young person's future. The Royal Canadian Mounted Police is only able to release information under the YCJA to police in the requesting jurisdiction that少年 offenders, victims who received the YCJA are not legally permitted to obtain greater disclosure information.

INFORMATION TO SPECIFY The following section contains varying degrees of police information.

- Criminal history information from PART 2, the second listing page.
- Criminal history which has resulted from the information you are providing because of the nature or existence and place your birth or appropriate residence.
- Your name and address for the purpose of reporting a police crime.
- Criminal history information from information provided in categories 1, 2 or 3 and reported elsewhere by the institution of residence, institution where you resided through the time indicated in category 4, or your previous address.
- Your address for the purpose of reporting a police crime.

SEARCHED

SEARCHED	SEARCHED FOR CRIMINAL RECORDS	INDEXED
1. <input checked="" type="checkbox"/> Criminal record information related to the Royal Canadian Mounted Police, Victoria, BC, for which a position has not been offered.	<input checked="" type="checkbox"/> Index <input type="checkbox"/> Not index	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2. <input checked="" type="checkbox"/> Criminal record information related to the Royal Canadian Mounted Police, Victoria, BC, for which a position has not been offered.	<input checked="" type="checkbox"/> Index <input type="checkbox"/> Not index	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3. <input checked="" type="checkbox"/> Criminal record information related to the Royal Canadian Mounted Police, Victoria, BC, for which a position has not been offered.	<input checked="" type="checkbox"/> Index <input type="checkbox"/> Not index	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
4. <input checked="" type="checkbox"/> Criminal record information related to the Royal Canadian Mounted Police, Victoria, BC, for which a position has not been offered.	<input checked="" type="checkbox"/> Index <input type="checkbox"/> Not index	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

SEARCHED BY

<i>C. D. Lylack</i>	R.C.M. Police	FO-08-17
CRIMINAL RECORDS	Review Unit	
REVIEW UNIT	VICTORIA, BC	

Based on the information received,
there is no criminal record identified.
Information can only be confirmed
at this point in time.

FINANCE
AUG 16 2010

03/13/2008 00:12 18669029681

READY SERVICES INC

PAGE 81/82



CONSUMER
PROTECTION BC

307-3450 Uptown Blvd, Victoria, BC V8Z 0B9
PO Box 8244, Victoria, B.C. V8W 8J2
Phone: (250) 412-1864
Fax: (250) 920-7181
Toll Free 1 888 777-4383
www.consumersprotectionbc.ca

RECEIVED

DEC 23 2010
TELEMARKETER
CHANGE OF BUSINESS
BUSINESS PRACTICE INFORMATION
CONSUMER PROTECTION AUTHORITY

TELEMARKETER NAME: D881046 BC Ltd

DOING BUSINESS AS: AMG AUTO MARKETING GROUP

LICENCE NUMBER: 53278

TYPE OF CHANGE

Effective Date of Change October 26, 2010

\$60.00 CHANGE OF LICENSED LOCATION ADDRESS

My licensed location is also my mailing address.

\$50.00 CHANGE OF CORPORATE NAME OR CHANGE/ADDITION/DELETION OF TRADE NAME
Attach a certificate from home jurisdiction Registrar of Companies certifying the change/addition of Corporate and/or Trade Name(s)

NIC CHANGE IN LICENSING CONTACT

NIC CHANGE OF PHONE, FAX, MAILING ADDRESS or EMAIL ADDRESS ONLY

NIC CHANGE OF CORPORATE OFFICE ADDRESS ONLY

SEE (D) INCREASE NUMBER OF FTE'S FOR THIS LOCATION

Business located within BC: Additional number of "FTE's engaged in distance sales or 3rd party fundraising work from this location _____ (B) _____

OR
Business located outside BC: Additional number of "FTE's engaged in distance sales or 3rd party fundraising work with BC consumers from this location _____ (C) _____

Multiply \$50.00 for each FTE = (B) or (C) X \$50.00 _____ (D) \$ _____

*A Full Time Equivalent (FTE) represents 1857.5 hours of distance sales or 3rd party fundraising work for the licence year October 10 September.

DETAILS OF CHANGE

ADDITIONAL DBA

From: _____

To: _____

AMG AUTO MARKETING GROUP

Signature: [Signature]

Date: 23/DEC/2010

Name: MATTHEW J. LOEWEN

Authorized Signing Officer

Please Print

Title: PRESIDENT

PLEASE MAIL OR FAX THIS FORM WITH APPLICABLE PAYMENT TO CONSUMER PROTECTION BC

CHEQUE: Payable to Consumer Protection BC (\$25.00 service charge on dishonoured cheque)

CREDIT CARD: Include Consumer Protection BC credit card payment authorization form at www.consumersprotectionbc.ca

7-Sep-10

Page 1 of 1

Corporate Registry

For: [PD89367] [BUSINESS PRACTICES & CONSUMER]

Details

Dec 29, 2010

12:11:19 PM

Folio:

FS74 - NO MORE INFORMATION TO DISPLAY

Style of Name: AMG AUTO MARKETING GROUP

Registration Number: 10-0541453

Declaration Date: 26 OCT., 2010

Limited Partnership: NO

Extra Provincial: NO

Limited Part. Termination Date:

Number of Individuals: 1

Individual or: 0881046 B.C. LTD.

Company Name

**CONSUMER
PROTECTION BC**

307-3450 Uptown Blvd, Victoria, BC V8Z 0B9
PO Box 9244 Victoria, B.C. V8W 8J2
Phone: (604) 320-1884
Fax: (250) 920-7161
Toll free 1 888 777 4383
www.consumerprotectionbc.ca

**CREDIT CARD
PAYMENT
AUTHORIZATION FORM**

To pay by credit card, please complete form and submit with your request.

Payment is for: Changes (e.g. Renewal, New Application, Changes, etc.) Licence Number: 53278 (If known)
Business Name: 0881046 BC LTD
Cardholder Name: Matthew J. Loewen
Billing Address: 22944 Old Yale Rd. Langley BC V2Z 2V3
Contact Phone: 778 - 278 - 1901 #1015

Card Type: Visa MasterCard American Express
(Note: Only Visa, MasterCard and American Express are currently accepted.)

Payment Option 1

Maximum payment authorized \$ 650 = \$715.00. *Increase approved
by M. Loewen via phone Jun 21 11:57am.

Payment Option 2

I authorize Consumer Protection BC to charge my credit card the necessary amount required to process my documents or to perform my required services.

Credit Card Number: 

Expiry Date

(m)  (y) 

Cardholder Signature: X 

OFFICE USE ONLY

Receipt #: _____
Date: _____
Amount: _____
Auth. #: _____

Privacy Statement: Your completion of this authorization form helps us to protect you from credit card fraud. All information entered on this form will be kept strictly confidential by Consumer Protection BC.

7

NEW WESTMINSTER

BUSINESS LICENSE APPLICATION - COMMERCIAL PREMISES

<input checked="" type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Limited or Corporation		
Trade or Operating Name: SECURE AUTO SALES		
Business Address: 200 - 430 COLUMBIA ST.		Postal Code: V3L 1S1
Mailing Address (if different from above) PO BOX 12076 STN MURRAYVILLE RD BC V3A 5J5		
Business Telephone: (778)278-1901		Business Fax No: (949)266-5899
Cell Phone: ()		E-Mail Address: admin@readypay.net
Are Any Renovations Planned? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> If yes, please provide details below: YAH CENTER		
<p>Are you sharing space with another business at this location? (if yes, who?) Number of Employees: 14 Proposed Start Date: July 1, 2010</p> <p>Full Description of Business Activity: ADVERTISING & RELATED SERVICES (NAICS-54187)</p>		

If required, please provide attachment

License Holder Information

Name (in full): Matthew J. Loewen	Birth Date:	
Address: 23944 OLD YALE RD, Langley BC	Postal Code: V2Z 2V3	
Home Tel: 778-278-1919	Fax No: 604-503-9601	Driver's License:

Partnership Information (if applicable)

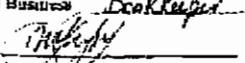
Name (in full):	Birth Date:	
Address:	Postal Code:	
Home Tel:	Fax No:	Driver's License:

OFFICE USE ONLY

Category Code: 344	Business License No: 125093
Detail Code: CN	Business License Fee: \$20.00
Type of Business: Telephone/Satellite	Information Confirmed By:

Submitted by: Name: TESSANA KAROUKHINA Date: July 6, 2010

Position with Business: Bookkeeper

Signature: 

Phone: 778 722 9951 cell

511 Royal Avenue New Westminster BC V3L 1H9 Tel: (604) 527-4585 Fax: (604) 515-3757

8



**BRITISH
COLUMBIA**
The Best Place on Earth

Ministry
of Finance
BC Registry Services

Mailing Address:
PO Box 9431 Stn Pov Crt.
Victoria BC V8W 5V3
www.corporationsbc.gov.bc.ca

Location:
2nd Floor - 940 Blanshard St.
Victoria BC
250 386-4826

BC Company Summary

For
0881046 B.C. LTD.

Date and Time of Search: **August 05, 2010 09:27 AM Pacific Time**
Currency Date: **May 11, 2010**

ACTIVE

Incorporation Number:	BC0881046
Name of Company:	0881046 B.C. LTD.
Recognition Date and Time:	Incorporated on May 13, 2010 04:33 PM Pacific Time
Last Annual Report Filed:	Not Available
In Liquidation:	No
Receiver:	No

REGISTERED OFFICE INFORMATION

Mailing Address:	20689 - 56TH AVENUE LANGLEY BC V3A 3Y9 CANADA
Delivery Address:	20689 - 56TH AVENUE LANGLEY BC V3A 3Y9 CANADA

RECORDS OFFICE INFORMATION

Mailing Address:	20689 - 56TH AVENUE LANGLEY BC V3A 3Y9 CANADA
Delivery Address:	20689 - 56TH AVENUE LANGLEY BC V3A 3Y9 CANADA

DIRECTOR INFORMATION

Last Name, First Name, Middle Name:
LOEWEN, MATTHEW

Mailing Address:
**22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA**

Delivery Address:
**22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA**

NO OFFICER INFORMATION FILED.

BC0881046 Page: 1 of 1



**BC Registry
Services**

Mailing Address:
PO Box 9431 Stn Prov Govt
Victoria BC V8W 9V3
www.corporateonline.gov.bc.ca

Location:
2nd Floor - 940 Blanshard Street
Victoria BC
250 356-8626

9

BC Company Summary

For
0881046 B.C. LTD.

Date and Time of Search: **July 09, 2012 11:35 AM Pacific Time**

Currency Date: **May 15, 2012**

ACTIVE

Incorporation Number: **BC0881046**

Name of Company: **0881046 B.C. LTD.**

Recognition Date and Time: **Incorporated on May 13, 2010 04:33 PM Pacific Time** **In Liquidation:** **No**

Last Annual Report Filed: **May 13, 2012** **Receiver:** **No**

REGISTERED OFFICE INFORMATION

Mailing Address:
20689 - 56TH AVENUE
LANGLEY BC V3A 3Y9
CANADA

Delivery Address:
20689 - 56TH AVENUE
LANGLEY BC V3A 3Y9
CANADA

RECORDS OFFICE INFORMATION

Mailing Address:
20689 - 56TH AVENUE
LANGLEY BC V3A 3Y9
CANADA

Delivery Address:
20689 - 56TH AVENUE
LANGLEY BC V3A 3Y9
CANADA

DIRECTOR INFORMATION

Last Name, First Name, Middle Name:
LOEWEN, MATTHEW

Mailing Address:
22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA

Delivery Address:
22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA

OFFICER INFORMATION AS AT May 13, 2012

Last Name, First Name, Middle Name:

LOEWEN, MATTHEW

Office(s) Held: (President, Secretary)

Mailing Address:

22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA

Delivery Address:

22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA



Ministry
of Finance
BC Registry Services

Mailing Address:
PO BOX 8431 Stn Prov Govt.
Victoria BC V8W 5V3
www.corporationsonline.gov.bc.ca

Location:
2nd Floor - 940 Blanshard St.
Victoria BC
260 356-8626

10

BC Company Summary

For
0803065 B.C. LTD.

Date and Time of Search: **October 18, 2010 10:40 AM Pacific Time**
Currency Date: **September 29, 2010**

ACTIVE

Incorporation Number: **BC0803065**
Name of Company: **0803065 B.C. LTD.**
Recognition Date and Time: **Incorporated on September 19, 2007 12:54 PM Pacific Time** In Liquidation: No
Last Annual Report Filed: **September 19, 2009** Receiver: No

REGISTERED OFFICE INFORMATION

Mailing Address: **20570 - 56TH AVENUE
LANGLEY BC V3A 3Z1
CANADA**
Delivery Address: **20570 - 56TH AVENUE
LANGLEY BC V3A 3Z1
CANADA**

RECORDS OFFICE INFORMATION

Mailing Address: **20570 - 56TH AVENUE
LANGLEY BC V3A 3Z1
CANADA**
Delivery Address: **20570 - 56TH AVENUE
LANGLEY BC V3A 3Z1
CANADA**

DIRECTOR INFORMATION

Last Name, First Name, Middle Name:
LOEWEN, MATTHEW

Mailing Address: **PO BOX 93010
LANGLEY BC V3A 8H2
CANADA**
Delivery Address: **#135-19705 FRASER HIGHWAY
LANGLEY BC V3A 8H2
CANADA**

OFFICER INFORMATION AS AT September 19, 2009

BC0803065 Page: 1 of 2

Last Name, First Name, Middle Name:
LOEWEN; MATTHEW

Office(s) Held: (President, Secretary)

Mailing Address:
PO BOX 12076 MURRAYVILLE RPO.
LANGLEY BC V3A 9J5
CANADA

Delivery Address:
PO BOX 12076 MURRAYVILLE RPO:
LANGLEY BC V3A 9J5
CANADA

BCA003065 Page: 2 of 2



**BC Registry
Services**

Mailing Address:
PO Box 9431 Stn Prov Govt
Victoria BC V8W 9V3
www.corporateonline.gov.bc.ca

Location:
2nd Floor - 940 Blanshard Street
Victoria BC
250 356-8626

BC Company Summary

For
0803065 B.C. LTD.

Date and Time of Search: **July 09, 2012 11:36 AM Pacific Time**

Currency Date: **May 15, 2012**

ACTIVE

Incorporation Number: **BC0803065**

Name of Company: **0803065 B.C. LTD.**

Recognition Date and Time: **Incorporated on September 19, 2007 12:54 PM Pacific Time** **In Liquidation:** No

Last Annual Report Filed: **September 19, 2011** **Receiver:** No

REGISTERED OFFICE INFORMATION

Mailing Address:

#200-4769-222ND STREET
LANGLEY BC V2Z 3C1
CANADA

Delivery Address:

#200-4769-222ND STREET
LANGLEY BC V2Z 3C1
CANADA

RECORDS OFFICE INFORMATION

Mailing Address:

#200-4769-222ND STREET
LANGLEY BC V2Z 3C1
CANADA

Delivery Address:

#200-4769-222ND STREET
LANGLEY BC V2Z 3C1
CANADA

DIRECTOR INFORMATION

Last Name, First Name, Middle Name:

LOEWEN, MATTHEW

Mailing Address:

PO BOX 12076
MURRAYVILLE RPO
LANGLEY BC V3A 9J5
CANADA

Delivery Address:

22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA

OFFICER INFORMATION AS AT September 19, 2011

Last Name, First Name, Middle Name:
LOEWEN, MATTHEW

Office(s) Held: (President, Secretary)

Mailing Address:

PO BOX 12076
MURRAYVILLE RPO
LANGLEY BC V3A 9J5
CANADA

Delivery Address:

22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA



**BC Registry
Services**

Mailing Address:
PO Box 9431 Stn Prov Govt
Victoria BC V8W 9V3
www.corporateonline.gov.bc.ca

Location:
2nd Floor - 940 Blanshard Street
Victoria BC
250 356-8626

Notice of Change of Address

**FORM 2
BUSINESS CORPORATIONS ACT
Sections 35 & 36**

Filed Date and Time:	July 5, 2012 01:49 PM Pacific Time
Effective Date and Time of Filing:	July 6, 2012 12:01 AM Pacific Time

Incorporation Number:
BC0803065

Name of Company:
0803065 B.C. LTD.

REGISTERED OFFICE INFORMATION

Mailing Address:
#200-4769-222ND STREET
LANGLEY BC V2Z 3C1
CANADA

Delivery Address:
#200-4769-222ND STREET
LANGLEY BC V2Z 3C1
CANADA

RECORDS OFFICE INFORMATION

Mailing Address:
#200-4769-222ND STREET
LANGLEY BC V2Z 3C1
CANADA

Delivery Address:
#200-4769-222ND STREET
LANGLEY BC V2Z 3C1
CANADA

13



CORPORATION OF THE CITY OF NEW WESTMINSTER
511 ROYAL AVENUE, NEW WESTMINSTER BC V3L 1H9 604-527-4565

*** 2011 BUSINESS LICENCE ***

THIS LICENCE MUST BE POSTED IN A CONSPICUOUS PLACE ON THE BUSINESS PREMISES. THIS
LICENCE IS ONLY VALID AT SPECIFIED LOCATIONS.

BUSINESS & LOCATION:
SECURE AUTO SALES
200 430 COLUMBIA ST

LICENCE NO: 125083
LICENCE FEE: \$161.85

EXPIRES ON: Dec 31, 2011

LICENSEE:
0881046 BC LTD
PO BOX 12076
STN MURRAYVILLE RPO BC V3A 9J5

HAS PAID THE REQUIRED LICENCE FEE AND IS ENTITLED TO CARRY ON THE BUSINESS
DESCRIBED AS:

TELEPHONE SOLICITATION **TELEPHONE SOLICITATION**

This is to certify that the licensee is entitled to carry on such business as indicated within
the City of New Westminster in a lawful manner and is issued subject to the provisions of all bylaws
in effect in the City of New Westminster.

14

VERIFICATION SCRIPT

Starting the call:

Hi sir/madam can you please hold. Thank you

Answer the phone, and then press "CONF" on the upper buttons

Dial the ident-a-call phone number:

When the IVR asks you for your PIN number, enter _____ and then press # (you do not need to wait for the voice to finish speaking)

Press "CONF" "CONF" to bring your customer in

After dialing in

Hi this is _____ in the verification department representing Auto Marketing Group. For quality assurance this call will be digitally recorded and kept on file. Please state your first and last name for the record. Thank you. I see your advertisement with our company is a (Vehicle, Year, Make and Model) is this correct?

What credit card would you like to charge for the payment? (Visa or MasterCard). Can you please confirm the credit card number to me? The expiration date? And lastly the CVV code? Thank you

Do you authorize the advertising fee portion of (-price-) + the non-refundable guarantee protection plan fee of (-price-) Grand total of (-price-) charged in US funds to be processed on today's date? Thank you.

So you do understand by purchasing our Guarantee Protection Plan, if your vehicle is NOT sold AFTER 90 days, your profiling fee portion of (-price-) is fully refunded however the charge of (PRICE) for the Protection Plan is NON-REFUNDABLE. No one at this point has seen your vehicle or been approved for financing. However, you do understand that we will guarantee the sale of your vehicle in 90 days. Is this clear? Thank you.

Also, you do understand that the contract between us is contained in the materials we have sent to you up until now, and by proceeding with us you are agreeing to those terms as of today's date. Is that clear? Additional information that we discussed today will be reflected in an email that will be sent to you within 72 hours.

Please note we do require you to log into your account within 7 calendar days, of today's date, as well as enter your VIN number. Please allow 1-2 processing period.

Your credit card statement will show a proof of payment to our merchant processor AMG Auto Marketing Group. The (-price-) advertising fee and the _____ (-price-) guarantee protection plans fee will be shown as 2 separate charges on your credit card statement. Is this understood? (Must have a clear Yes).

Once the transaction has gone through you will receive 1 email with your transaction record, as well you will receive a username and password to manage, edit or upload photos. To confirm an email I have (-

AC/1073193.2

email address-). And to confirm your billing address I have (-address-). And your primary phone number on file I have (-phone number-). Thank you.

Once you receive your username and password you may log in through our website, www.automarketinggroup.com. If you have any general inquiries or do not receive your confirmation email after 72 hours please contact Customer Service at 1-888-760-3426, to which our hours of operation are 9am - 5pm Pacific Time, Monday to Friday. We are closed Saturday, Sunday and all Statutory holidays.

So hold now for your confirmation number and I will come back on the line to make sure you wrote it down correctly. Okay?

Press #1 on the phone

(Confirm they got the 9 digit confirmation number.)

Thank you for choosing AMG Auto Marketing Group, and best of luck with the sale of your vehicle.

AC/1073193.2

AUTO MARKETING GROUP

CONFIRMATION LETTER

Dear Noah Sarna,

Thank you for choosing the Auto Marketing Group for the sale of your vehicle. You have already completed the first step and created your profile with your agent. This is your confirmation email and information that you need to activate your account.

To initiate the rest of this process, please immediately sign in to your account with the details below, and register the VIN number that your money back guarantee will be active on. You must complete this process within 7 days of your contract date to be eligible for the money back guarantee, as we need to ensure that we are able to perform our duties within a proper time frame. We reserve the right to perform a car fax on all vehicles registered, to verify that they are in the condition noted. Please update your profile with full pictures, and check the options that are on your vehicle.

Transaction information:

Verification code: 00000000

Contract Date: _____

7 Day Registration Deadline: _____

Expiration of 90 Day Profile Period: _____

General Package: \$399.99

AMG Guarantee: \$ 99.99

Applicable Taxes: \$ _____

TOTAL: \$ _____

Receipt number: 00000

Protection plan receipt number: 00000

* All prices quoted are in USD regardless of the country you are registering from.

* Canadian customers are charged GST or HST wherever applicable.

AC/1073360.2

Membership information:

Username: [REDACTED]

Password: [REDACTED]

Listing ID: 14721

Locality: Vancouver

Regards,

Amy Smith

Processing team

Verification number: 123456789

AC/1073360.2

AUTO MARKETING GROUP

ONLINE VEHICLE MARKETING AGREEMENT

Subject to the terms of this Agreement, 0881046 B.C. Ltd., doing business as AMG Auto Marketing Group, ("AMG") will provide online vehicle marketing services to you, [insert customer name], as described below.

1. Services. AMG will profile your [insert vehicle name] (the "Vehicle") on www.automarketinggroup.com (the "Site"), which will be connected to AMG's network of websites and accessible on major search engines (the "Services").

2. Duration. The date of this Agreement will be the date on which your payment to AMG for the Services is authorized and received (the "Contract Date"), namely [insert payment date]. AMG will profile the Vehicle for 90 days following the Contract Date, namely until [insert 90 days beyond payment date]. Every reference to "day" or "days" in this Agreement is to calendar days.

3. Profiling Fee. The fee for the Services will be \$399.99 USD (the "Profiling Fee").

4. AMG Guarantee and Refund. In addition to the Services, AMG offers the "AMG Guarantee" for an additional cost of \$99.99 USD, which will ensure that the Profiling Fee is risk-free, subject to this Agreement.

If the Vehicle is not sold at the end of the 90-day period, AMG will refund your Profiling Fee, provided the following additional conditions are met:

- the Vehicle must still be for sale, and unsold, as of the date that you submit your completed Refund Request Form to AMG, and the Vehicle's title must be in your name or in the name of a lien holder on your behalf;
- you must have logged on to the Site within 7 days of the Contract Date and completed the registration process, including listing the VIN number of the Vehicle, by using a user name and password that will be sent to you following payment and processing;
- you must have uploaded 1 picture to the Site within 14 days of the Contract Date;
- your listing on the Site must be active every day from the date of listing until the end of the 90-day period; and
- you have provided, at the request of AMG, written proof of ownership of the Vehicle from your state or provincial department of motor vehicles.

Refund requests must be sent to AMG via certified mail within seven days following the 90-day period. Requests will not be accepted via email, fax, or telephone. Requests received through postal mail that do not have courier tracking on them are not guaranteed to be received and are ineligible.

The Refund Request Form must be notarized and include a statement showing that the Vehicle is still in your possession and has not been sold or traded. If title is not available, provide an official mailed document from lien/title holder stating that the title of the Vehicle remains in the original Seller's name from time of placed advertisement. AMG Auto Marketing Group has complete discretion to determine whether the requirements for the Guarantee have been met.

5. Itemization of Purchase Price. The purchase price (the "Purchase Price") will be as follows:

Profile Fee:	\$399.99 USD
AMG Guarantee:	\$99.99 USD
[insert application tax and amount in USD]	
Total:	[insert total in USD]

6. Statement of Payment. The Purchase Price is payable in full on the Contract Date by providing us with your credit card information either over the telephone or through the Site.

7. Contact Us

Telephone: 1-888-760-3426 ext 253
 Email: customerservice@automarketinggroup.com
 Fax: 702-552-8122
 Business Address: 200 – 430 Columbia Street
 New Westminster, BC V3L 1B1
 Mailing Address: 7260 West Azure Drive
 #140-762 Las Vegas, Nevada, USA 89130

8. Consent. Your consent to this Agreement will be confirmed by you authorizing payment for the Services and, if applicable, the AMG Guarantee.

9. General Terms and Conditions. The General Terms and Conditions sent along with this Agreement apply to any use of the Site and are hereby incorporated into this Agreement.

DATE OF AGREEMENT: [INSERT DATE OF AGREEMENT]

AC/1135695.1

General Terms and Conditions

These General Terms and Conditions have two components: (1) Privacy Policy; and (2) Terms of Use. By using our Site (defined below) you hereby agree to be bound to the terms contained below.

Privacy Policy

This Privacy Policy sets out the privacy policies and practices for the AMG Auto Marketing Group, a business carried on by 0881046 B.C. Ltd. ("the AMG Auto Marketing Group") with respect to the collection, use and disclosure of personal information in connection with www.automarketinggroup.com (the "Site"). This Privacy Policy may be updated by the AMG Auto Marketing Group giving reasonable notice of the revised terms (including by email or by posting on the Site), and this Privacy Policy may be supplemented or modified by agreements entered into between the AMG Auto Marketing Group and an individual from time to time.

In this Privacy Policy, "personal information" means any information about an identifiable individual, as further defined under applicable Canadian laws.

Collection of Personal Information

The Site's registration form requires users to give us contact information (such as name and email address) and demographic information (such as postal code, age, or income level) and other information that is used by the AMG Auto Marketing Group to provide services. The AMG Auto Marketing Group uses the customer contact information from the registration form to send the user information that he or she has requested regarding the Site or regarding services offered by the AMG Auto Marketing Group.

This Site uses an ad form for customers to place online ads. One of the express purposes of the Site is to gather contact information provided voluntarily by customers to be published online, and in connection with items that are for sale by customers.

The AMG Auto Marketing Group has no control over who views online ads. Contact information provided may be used to contact customers when necessary. We collect customers' financial information (such as account or credit card numbers) to bill the user for products and services, but retain this information only as required to process the transaction and for as long as may be required by law.

Demographic and profile data is also collected at the Site. We use this data to tailor each visitor's experience at the Site, showing the user content that we think he or she might be interested in, and displaying the content according to the user's preferences.

The AMG Auto Marketing Group's online surveys ask visitors for contact information (such as email addresses) and demographic information (such as postal code, age, or income level). The AMG Auto Marketing Group uses contact data from our surveys to send users information about our products and services. Users may opt-out of receiving future mailings (see the Opt-Out section below).

The AMG Auto Marketing Group may use customer information for additional purposes that may be identified at or before the time that the information is collected. The AMG Auto Marketing Group also uses information from customers for accounting and transaction completion purposes.

Disclosure of Personal Information

The AMG Auto Marketing Group may disclose certain personal information as follows:

- to third party service providers and to affiliated entities in order to carry out work on behalf of the AMG Auto Marketing Group;
- to law enforcement agencies for the purposes of investigating fraud or other offences, or
- to legal, financial, and other professional advisors or in connection with the sale or reorganization of all or part of its business or operations.

AC/1075313.2

Except as provided above, the AMG Auto Marketing Group will not use or disclose personal information for purposes other than those for which it was collected, except with the consent of the individual or as required or permitted by law.

Cookies and IP Addresses

The AMG Auto Marketing Group uses your IP address to help identify you and your membership, gather broad demographic information about our users, diagnose problems with our server, and administer the Site. The Site uses cookies to keep track of your membership tools and to make sure you do not see the same ad repeatedly. We use cookies to deliver content specific to your interests and to save your password so you do not have to re-enter it each time you visit the Site. We also provide an option to log out should you be using an insecure or publicly shared computer.

We use outside ad companies to display ads on the Site. These ads may contain cookies. While we use cookies in other parts of the Site, cookies received with banner ads are collected by our ad companies, and the AMG Auto Marketing Group does not have access to this information.

Links

This Site contains links to other websites, such as websites providing national search capabilities and information resources designed to inform buyers and sellers about general aspects of property that is being sold. The AMG Auto Marketing Group is not responsible for the privacy practices or the content of such websites. Please ensure you review the privacy policies of the websites that you visit.

Security

The AMG Auto Marketing Group protects against the loss, misuse and alteration of personal information with security measures appropriate to the sensitivity of the information. However, it is possible that any information transmitted via the Internet may be intercepted by unknown third parties. We use VeriSign to have credit card data transmitted to our network servers in a secure encrypted mode.

Opt-Out

When appropriate, users of the Site are given the opportunity to (i) opt-out of receiving communications from us, (ii) remove their information from our database, or (iii) elect to no longer receive services from us. If you wish to opt-out of receiving further communications, please contact the AMG Auto Marketing Group' privacy officer (the "Privacy Officer") by email or phone using the contact information provided below.

Corrections/Contact

Users of this Site may contact the Privacy Officer to modify or correct any of their personal information that is under our control. An individual may also direct a written complaint regarding compliance with this Privacy Policy to the Privacy Officer and, within a reasonable time upon receiving the written complaint, the Privacy Officer will conduct an investigation into the matter. Within a reasonable time of concluding the investigation, the Privacy Officer will inform the complainant whether the complaint will be allowed or denied. If the Privacy Officer allows the complaint, the AMG Auto Marketing Group will take appropriate measure necessary to rectify the source of the complaint.

Contact Us

If you have any questions about this Privacy Policy, the AMG Auto Marketing Group' privacy practices in connection with this Site, or the AMG Auto Marketing Group' collection, use, disclosure, or retention of your personal information in connection with this Site, please contact the Privacy Officer as follows:

AC/1075313.2

AMG Auto Marketing Group
7260 West Aztec Dr #140-762
Las Vegas, Nevada, 89130
Toll Free: 1-888-760-3426
Fax: 702-552-8122
Email: privacy@automarketinggroup.com

Terms of Use

The Site is provided to you subject to the following terms and conditions (these "Terms of Use"). These Terms of Use include important disclaimers that affect your rights.

By using the Site, you agree to be bound by these Terms of Use. If you do not agree to these Terms of Use, do not use the Site.

Changes to these Terms of Use

The AMG Auto Marketing Group reserves the right to make changes to these Terms of Use. The changes are effective on the earlier of (i) the AMG Auto Marketing Group providing you with notice of such changes, or (ii) 14 days after the revised Terms of Use are posted on the Site.

Changes to the Site

The AMG Auto Marketing Group reserves the right to change any aspect of the Site including the right to refuse or remove any content, whatever the source, at any time without any notice or liability to you.

All ads are published on the Site in good faith without verification. The AMG Auto Marketing Group reserves the right to refuse, classify, revise or censor any ads for any reason in its sole discretion. The AMG Auto Marketing Group does not guarantee to post all requested ads. All users are advised to check ad and message details carefully before entering into any agreement of any kind and before disclosing personal information.

Privacy Policy

The AMG Auto Marketing Group collects, uses, and discloses your personal information in accordance with the Privacy Policy. The Privacy Policy is incorporated into these Terms of Use. By providing information to the AMG Auto Marketing Group, you consent to the use of such information in accordance with the Privacy Policy.

Confidentiality

The Internet is not a secure means of communication and the privacy, integrity or authenticity of any communication over the Internet between you and the AMG Auto Marketing Group cannot be ensured. The AMG Auto Marketing Group is not responsible for any damages you may suffer if you communicate confidential information over the Internet or if the AMG Auto Marketing Group communicates such information to you at your request.

Use of the Site

The Site is for your personal and non-commercial use. You may view and print out web pages from the Site for personal use, provided that you maintain all copyright notices, but may not otherwise copy, reproduce, modify, collect, or catalogue information or material on the Site, except as expressly permitted by the AMG Auto Marketing Group or these Terms of Use.

AC/1075313.2

You may not use the Site to engage in any unlawful activity or to infringe the rights of the AMG Auto Marketing Group, its affiliates or others.

You further agree that you will not (i) interfere with the operation of the Site in any way, (ii) interfere with anyone's use or enjoyment of the Site, (iii) harass anyone on the Site or through the Site, (iv) impersonate any person or entity on the Site or through the Site, or (v) post any content or views that may be considered threatening, abusive, vulgar, obscene or otherwise objectionable.

Monitoring Use of the Site

The AMG Auto Marketing Group may monitor the Site but is under no obligation to do so. You hereby waive any expectation of privacy in such information and activity. Your waiver of rights in all such monitoring does not apply to personally identifiable information which is handled by the AMG Auto Marketing Group in accordance with the Privacy Policy of the Site.

Termination of Access

If you use the Site in any manner that is prohibited by these Terms of Use, the AMG Auto Marketing Group may without notice terminate your use of the Site or your access to the Site at any time.

Intellectual Property

The copyright to the Site, the design and appearance of the Site, and all of the materials and content on the Site are owned by or licensed to the AMG Auto Marketing Group. These materials are protected by law against unauthorized copying and reproduction. Any use, reproduction or distribution of material, including caching, framing, or similar means, from the Site (except as permitted herein) without written permission of the AMG Auto Marketing Group is expressly prohibited.

The AMG Auto Marketing Group.com is a registered or unregistered trade-mark of the AMG Auto Marketing Group or its affiliates or associates. Other service and product marks that appear on the Site are the trade-marks of their respective owners. The display of any trade-marks on the Site does not imply that a license has been granted for any further use.

Unless otherwise agreed to in writing by the AMG Auto Marketing Group, all information provided by you, including, without limitation, any suggestions, comments or know-how you may provide to the AMG Auto Marketing Group through the Site, is provided on a non-confidential basis and becomes the exclusive property of the AMG Auto Marketing Group. You expressly consent to the unrestrained use of all such information by the AMG Auto Marketing Group. Your waiver of rights in all such information does not apply to personally identifiable information which is handled by the AMG Auto Marketing Group in accordance with the Privacy Policy of the Site.

Dealing with Third Parties

Any correspondence or business dealings with any third parties including merchants, sellers, or advertisers found on, or through, the Site is solely between you and such parties. The AMG Auto Marketing Group is not responsible for any damages you may suffer by entering into such transactions including the payment for and delivery of goods if any, and any terms, conditions, warranties, or representations associated with such dealings. You and the third party, not the AMG Auto Marketing Group, are responsible for compliance with all laws applicable in any such transaction.

Use caution and common sense when using the Site and, in particular, exercise great care when revealing personal information. When using the Site there are risks of dealing with underage persons or people acting under false pretences.

No Endorsement

AC/1075313.2

The Site may contain links to other sites. Such other sites were independently developed by parties other than the AMG Auto Marketing Group. These links are for your convenience only and the AMG Auto Marketing Group does not assume responsibility for the accuracy or appropriateness of the information contained at such sites or endorse the viewpoints expressed at such sites.

Any mention of another party or its product or service on the Site is for informational purposes only and should not be construed as an express or implied endorsement of that party or its advice, opinions, information, products or services.

No Contract or Offer

No part of the Site should be taken to constitute an offer or solicitation to buy or sell products or services. Some products or services mentioned on the Site may only be available in certain areas or jurisdictions. Any products or services mentioned on the Site are made available only where they may be lawfully made available or offered for sale. Except for your agreement to abide by these Terms of Use and your agreement to the Privacy Policy, use of the Site does not create any contract or agreement between you and the AMG Auto Marketing Group, nor any obligation of the AMG Auto Marketing Group to you.

No Warranties

Information provided on the Site by the AMG Auto Marketing Group is believed to be reliable when posted. **HOWEVER, THE AMG AUTO MARKETING GROUP DOES NOT GUARANTEE THE QUALITY, ACCURACY, COMPLETENESS OR TIMELINESS OF THE INFORMATION PROVIDED.** INFORMATION CONTAINED ON THE SITE MAY CONTAIN ERRORS. ACCESS TO THE SITE IS PROVIDED ON AN "AS IS" BASIS. YOU SHOULD NOT ASSUME THAT YOUR USE OF THE SITE WILL BE ERROR FREE OR THAT THE SITE WILL OPERATE WITHOUT INTERRUPTION.

THE AMG AUTO MARKETING GROUP DISCLAIMS ALL WARRANTIES, REPRESENTATIONS AND CONDITIONS REGARDING USE OF THE SITE OR THE INFORMATION PROVIDED, INCLUDING ALL IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT, WHETHER EXPRESS OR IMPLIED, OR ARISING FROM A COURSE OF DEALING, USAGE OR TRADE PRACTICE.

No Liability

THE AMG AUTO MARKETING GROUP IS NOT RESPONSIBLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES WHATSOEVER AND HOWSOEVER CAUSED, ARISING OUT OF OR IN CONNECTION WITH THE USE OR MISUSE OF THE SITE OR IN RELIANCE ON THE INFORMATION AVAILABLE ON THE SITE, INCLUDING ANY BUSINESS INTERRUPTION, LOSS OF USE, LOST DATA, LOST PROFITS OR ANY OTHER PECUNIARY LOSS WHETHER IN AN ACTION OF CONTRACT, CIVIL LIABILITY, NEGLIGENCE OR OTHER TORTIOUS ACTION, EVEN IF THE AMG AUTO MARKETING GROUP HAS BEEN INFORMED OF THE POSSIBILITY OF SUCH DAMAGES OR SUCH DAMAGES ARE REASONABLY FORESEEABLE.

Indemnity

You hereby agree to indemnify, defend and hold harmless the AMG Auto Marketing Group and the partners, members, shareholders, officers, directors, employees, consultants, lawyers and agents of the AMG Auto Marketing Group, from any and all third party claims, liability, damages or costs they incur arising as a result of your misuse of the Site, your violation of these Terms of Use, or your infringement of any intellectual property or other right of the AMG Auto Marketing Group or any person or entity.

Jurisdiction

Any dispute shall be governed by British Columbia and Canadian law and adjudicated by the courts of British Columbia, Canada. Certain

AC/1075313.2

Jurisdictions expressly prohibit a choice of law or venue clause in a consumer contract that refers to a "foreign" jurisdiction vis-a-vis the consumer. In such specific circumstances, any dispute in relation to these Terms of Use shall be governed by the law applicable to the consumer.

AC/1075J13.2

Auto Marketing Group

Hi Noah Sarna,

As per our conversation, here is the information for your review.

Please visit our web site for more info at:

<http://www.automarketinggroup.com>

Here are some details for you regarding the sale of your Honda Civic. I'm confident that after you review the information you will feel comfortable setting up your account with me. Thanks for your consideration and time.

Here are the components of your Marketing Campaign:

With the largest affiliate reach in the online auto advertising business, AMG has one goal, to sell your car. Our extensive network of 60+ sites ensures that your vehicle receives the advertising it needs to sell. Our company takes a new approach to vehicle sales with aggressive marketing to get your vehicle maximum exposure. Not only is your vehicle listed on the AMG site, but also more than 60 other affiliate sites that are part of our extensive network reach, most importantly generating millions of searches every month. To further market your vehicle we bid and purchase over 500 key words on major search engines like Google, Yahoo and MSN, to ensure when someone is looking for your vehicle they will come to AMG.

AMG has revolutionized the way people buy and sell vehicles, with our continued commitment to providing the best possible service we are now offering a guarantee to make your advertising with us risk free. With our ability to sell vehicles in any market, we offer an "AMG Guarantee" for \$100 you ensure that your profiling fee is risk-free. If your vehicle is unsold within 90 days of accepting our service, simply send in the insurance form to receive reimbursement of your \$400 fee.

Your contract runs from the day you accept our service for 90 days according to the terms in the attachments, with no hidden costs and no renewal fees. While other advertising companies make their profit off your renewal fees, we make ours through the sale of your vehicle! Sit back relax and let us do the work.

Please visit our website: <http://www.automarketinggroup.com>

For an example profile, please visit our sponsor site and click on any vehicle at:
<http://walmartoodle.com/vehicle/?q=automarketinggroup&sc=vehicle>

AC/1073378.2

You may also view our ads at our affiliate sites:

www.caranddriver.com : www.aol.com : www.Military.com : www.canada.com :
www.oodle.com

Sincerely,

Amy Smith

The Auto Marketing Group

1-888-760-3426 ext 253

www.automarketinggroup.com

Fax: 702-552-8122 Monday-Friday 9am-5pm PST

**"Auto Marketing Group" is a registered business
name of 0881046 B.C. Ltd.**

**Business Address: 200 – 430 Columbia Street
New Westminster, BC V3L 1B1**

**Mailing Address: 7260 West Azure Drive
#140-762 Las Vegas, Nevada, USA 89130**

You are receiving this email as a direct result of your communication with one of our agents. No unsolicited emails are sent by our company, and no emails will follow unless you request information. If you have any questions about our privacy policy, use of emails, or would like to be added to our 'Do Not Call' list, please contact customer service at 1-888-760-3426.

AC/1073378.2

Auto MARKETING GROUP

Refund Form

Provide the following information so we can start on your Guarantee. Refund Form must be sent by posted mail within seven calendar days of placing the advertisement through Auto Marketing Group.

The refund form should be sent to Auto Marketing Group

Contact Information and Vehicle Information

Name: _____

Address: _____

Address Cont: _____

Phone Number (s): _____

Email Address: _____

Vehicle Make: _____ **Year:** _____

Model: _____

Ad #: _____ **Ad Start Date:** _____

VIN #: _____

Payment Information

Credit Card Type Used: _____

Credit Card Number: _____

Exp Date: _____

Advertising Amount Charged to your Credit Card: _____

Auto Marketing Group Guarantee

Terms and Conditions

By signing below, I hereby represent, warrant and affirm, under penalty of Perjury, that I have read and satisfied all requirements for a refund under, Auto Marketing Group 90-Day Guarantee policy, which are posted at www.automarketinggroup.com. Specifically, I hereby represent, warrant, and Affirm, under penalty of perjury, that:

- (a) My advertised vehicle has not been sold or traded in, and continues to be available for sale;
- (b) The advertised vehicle's title remains in my possession or in the possession of a lien holder on My behalf and is current; (Submit Vehicle Registration/Title with Refund Request Form)
- (c) I am not a vehicle wholesaler or dealer;
- (d) I have uploaded a minimum of 1 picture to my advertisement at www.automarketinggroup.com within 14 calendar days of commencement of my advertisement with Auto Marketing Group
- (e) as originally listed, the advertised vehicle was competitively priced, consistent with my vehicle's quality compared to other vehicles of the same condition, manufacture, similar year, make and model, and overall market conditions; and
- (f) All documentation has been provided as requested. (To be completed by Notary Public/Deputy Clerk)

The foregoing Refund Request was subscribed, sworn to, and acknowledged before me by

(Customers Name)

This _____ day of _____, 200 _____ at _____

Signed:

Notary Public/Deputy Clerk in and for the _____

Refund Requests must be postmarked and sent by certified postal mail within seven calendar days following the 90-day Guarantee period to Auto Marketing Group.

AUTO MARKETING GROUP

Refund procedure:

- 1.) Open Mail
- 2.) Review each "Request Form" whether eligible or non eligible.
- 3.) Refer to check list whether eligible or non eligible.
- 4.) Send out denial letters to non eligible clients.
- 5.) Re-confirm mailing address with clients who are eligible for their refund and then mail cheque.
- 6.) Give an estimated time frame for those eligible clients after review. (Approximately 3 – 5 weeks)

AUTO MARKETING GROUP REFUND CHECK LIST

Client: _____

Amount: _____ **Listing ID:** _____

Sign Up Date: _____

Expiration Date: _____

Status:

Eligible

Non Eligible

- | | |
|---|--------|
| 1.) Refund Registration Form received by certified mail | YES/NO |
| 2.) Refund Registration Form postmarked within 7 days of the start date | YES/NO |
| 3.) Refund Request Form received by certified mail | YES/NO |
| 4.) Refund Request Form postmarked within 7 days after expiry date | YES/NO |
| 5.) Vehicle Registration/Title attached to Refund Request Form | YES/NO |
| 6.) Refund Request Form notarized within 7 days after expiry date | YES/NO |
| 7.) Minimum of one picture uploaded | YES/NO |

Additional Notes:

Auto MARKETING GROUP

Auto Marketing Group,
7260 West Acute Drive #140-762
Las Vegas, NV, 89130

Reply to your Request for a Refund

(Clients Name)

(Ad #)

(Date)

Dear (Clients Name)

Auto Marketing Group Refund Department (AMGRD) received your Refund Request Application on (Date), in which you have requested a refund under our Refund Request Policy; after careful review and consideration from AMGRD, your application has been unsuccessful. Our decision was based on an analysis of all the information that you provided on your application to AMGRD. Your request was denied based on the following terms: You are able to reference our policy at <http://www.automarketinggroup.com/refund.cfm> we have also included a copy of our policy and refund request form for your convenience.

- Vehicle Registration/Title not attached to Refund Request Form.
- Refund Registration form postmarked within 7 days of the start date.
- Refund Request form was not notarized within 7 days after expiry date.
- Refund Registration Form was not received by certified mail.
- Refund Request Form was not postmarked within 7 days after expiry date.
- A minimum of picture was not uploaded.

AMGRD received a request from our sales department to credit your account with 90 days of free service. This credit has been approved, and applied to your account, and can be used any time of your choosing. As well your credit is fully transferrable to a party you wish to extend it to.

Regards,

Refund Department

Auto Marketing Group

20

Employees

*Tucker Vezina	Amber Hayes
*Rachel Devir	Saima Zaidi
*Hailey Wallis	Erin Palm
*Katerina Arget	Tony Mann
*Kaylie Page	Sora Lee
*Crystal Mondor	Shaylee Denny
**Dade Brandon	Jason Hobbs
**Matt Duquid	Angela Bierwirth
**Doreen Singh	Eugene Crocco
**Justin Singh	Savannah Thompson
**Patrick Prakash	Amber Piccirello
**Jordan Takeda	Sean Cleaver
**Natalia Durda	Nathan Gatabaki
**Sora Lee	Alex Popov
**Inderjeet Daleh	Mira Lade
**Shannen Sharma	Ted Webster
**Amrit Chohan	Uttara Hengari
**Brandyn Smilovici	Daniel Iglic
**Marilou Catanjal	Donovan Loewen
**Vince Buholzer	Jason Pereira
Dana Tough	Jasmine Dimawala
Katie Wickett	Georgia Hume
Steven Tachie	Stella De Arce
Madeline Yanciw	

*Night shift worker

**Not outbound telemarketer

21

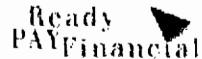
From: Matt Loewen [mailto:mloewen@readypay.net]
Sent: Monday, August 16, 2010 11:13 AM
To: Tim Monaghan
Subject: RE: Licensing issues with your application for a telemarketing licence in British Columbia

Based on that info we have 23.5 full time employees. You have authorization to charge my card for that amount.

Thanks,

Matthew J. Loewen
 ReadyPay Services Inc.
 President
 T - 888-397-6833
 F - 866-902-9601
 C - 949-933-2017

375 N Stephanie St. - Suite 1411
 Henderson, NV 89014-5009



This email transmission and any attachments are for the sole use of the intended recipient(s) and may contain confidential and privileged information that is the sole property of ReadyPay Services Inc. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and delete all copies of this email and any attachments.

From: Tim Monaghan [mailto:Tim.Monaghan@consumerprotectionbc.ca]
Sent: August 16-10 8:53 AM
To: Matt Loewen
Subject: RE: Licensing issues with your application for a telemarketing licence in British Columbia

Hi – not an issue for the Auto Marketing Group as a third party . As for employees, it's the number of full-time equivalent employees employed at 1957 hours per year engaged in distance sales not hours on the phone.

Thanks again

TIMOTHY J. (TIM) MONAGHAN | MANAGER, LICENSING
 Consumer Protection BC
 P 604.320.1664, ext.2806 F 250.920.7161 TF 1.888.777.4393
 W www.consumerprotectionbc.ca

From: Matt Loewen [mailto:mloewen@readypay.net]
Sent: Friday, August 13, 2010 4:48 PM
To: Tim Monaghan
Subject: RE: Licensing issues with your application for a telemarketing licence in British Columbia

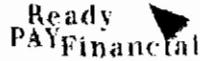
Hi Tim, we applied for a license for our numbered company. It is my understanding and I could be wrong, but the corporate entity is the one registering. Whether we have a contract with Auto Marketing Group or any other company why is that a concern of the province? We have multiple stations but the license agreement asks for how many hours are on the phone. Is this correct?

Matthew J. Loewen

file:///X:/26765_20100816_emails_Tim_Monaghan_Loewen_Simone_FTE_licensing.htm 8/11/2011

ReadyPay Services Inc.
President
T - 866-397-6633
F - 868-902-0601
C - 949-933-2037

375 N. Stephanie St. - Suite 1411
Henderson, NV 89014-8909



This email transmission and any attachments are for the sole use of the intended recipient(s) and may contain confidential and privileged information that is the sole property of ReadyPay Services Inc. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and delete all copies of this email and any attachments.

From: Tim Monaghan [mailto:Tim.Monaghan@consumerprotectionbc.ca]
Sent: August 13-10 3:44 PM
To: admin@readypay.net
Subject: Licensing issues with your application for a telemarketing licence in British Columbia

TIMOTHY J. (TIM) MONAGHAN | MANAGER, LICENSING
Consumer Protection BC

P 604.320.1664, ext.2806 F 750.920.7181 TF 1.888.777.4393
W www.consumerprotectionbc.ca

From: Tim Monaghan
Sent: Friday, August 13, 2010 3:42 PM

Hello Michael – We have reviewed your application for a telemarketing licence in British Columbia and just need clarification/correction on a few points.

- 1) Our Investigator – Simone Lylack, when visiting your location noted that approximately 34 workstations were occupied and that you verified to her that there were 40-50 full time staff. Your application states 15 full-time staff. Can you please verify??
- 2) Your operating name (Auto Marketing Group) is not a registered DBA of the BC Registrar of Companies; we need that registered as well (similar to Secure Auto).

Thanks very much.

TIMOTHY J. (TIM) MONAGHAN | MANAGER, LICENSING
Consumer Protection BC

P 604.320.1664, ext.2806 F 750.920.7181 TF 1.888.777.4393
A #307 – 3450 UPTOWN BLVD. VICTORIA, BC V8Z 0B9
M PO Box 9244 Victoria BC V8W 9J2
W www.consumerprotectionbc.ca

* As of May 17th our Victoria office will be located on Uptown Boulevard.

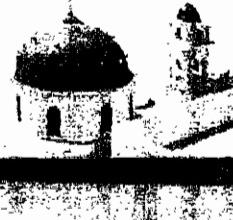
file:///X:/26765_20100816_emails_Tim_Monaghan_Loewen_Simone_FTE_licensing.htm 8/11/2011

We ask for your patience around that time should we experience any technical difficulties with our website or phone system.



**CONSUMER
PROTECTION BC**

Our new Travel Portal has
launched! Visit us today at
travelrightsbc.ca



file:///X|/26765_20100816_emails_Tim_Monaghan_Loewen_Simone_FTE_licensing.htm 8/11/2011

22

From: Lainey Mynott [lmynott@readypay.net]
Sent: Friday, February 10, 2012 11:18 AM
To: Linda Campbell
Subject: Telemarketer Licence

Hi Linda,

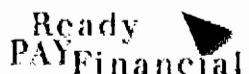
As per our conversation on the phone this morning, 0881046 BC Ltd., Sercure Auto Sales, AMG Auto Marketing Group has sold and closed their business as of December 01, 2011. The licence number is 53278 and we would like this account to be closed.

If you have any questions, please let me know.

Thank you,

Lainey Mynott
ReadyPay Services Inc.
Assistant to Matthew Loewen
T - 866-397-6833
F - 866-902-9601

2360 Corporate Circle, Suite 400
Henderson, NV 89074-7722



This email transmission and any attachments are for the sole use of the intended recipient(s) and may contain confidential and privileged information that is the sole property of ReadyPay Services Inc. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy and delete all copies of this email and any attachments.

American Express
PO Box 981532
El Paso, TX 79996



2007-00000000000000000000000000000000

Vehicle Stars
VEHICLE STARS
355 Princeton Drive
Costa Mesa, CA 92626-6162

Date: May 13, 2012
Reply By: 06/05/2012
SE a/c #: [REDACTED]
CM a/c #: [REDACTED]
Case #: MD38920

**** RESPONSE REQUIRED ** INQUIRY/RETRIEVAL REQUEST ** NOT A CHARGEBACK ****

CHARGE DETAILS

CM Name: MISAEI OMAR REYES
Disputed Amount: \$399.99

Enclosure N

CM a/c #: [REDACTED]
Disputed Dispon Amnt:

1st Charge:
Date: 12/01/2011
Amount: \$399.99
Folio/Ref. #: 601210
Invoice/ROC:

2nd Charge:
Date:
Amount:
Folio/Ref. #:
Invoice/ROC:

3rd Charge:
Date:
Amount:
Folio/Ref. #:
Invoice/ROC:

4th Charge:
Date:
Amount:
Folio/Ref. #:
Invoice/ROC:

5th Charge:
Date:
Amount:
Folio/Ref. #:
Invoice/ROC:

Incurred At: COSTA MESA, CA
RMA/UPS:

Store Number:

DISPUTE REASON:

Our mutual customer claims to have not received advertising services. Please issue credit or provide proof of service rendered, signed/online contract, terms and conditions, refund policy and a detailed explanation addressing the claim.



The issuer of this card is American Express Centurion Bank.

SA10-4 IND 201K CMS PX0121A MD38920 TRMUNCS10001067 N P



Vehicle Stars
VEHICLE STARS
Costa Mesa, CA 92626-6162

Date May 10, 2012
Reply By: 06/05/2012
SE a/c #: [REDACTED]
CM a/c #: [REDACTED]
Case #: MJD38920

CLAIM FORM

PLEASE COMPLETE BELOW AND FAX WITH REQUESTED SUPPORT TO 623-444-3000:

Each page of any support documentation MUST include the American Express case number and your Merchant number.

Select from the choices below and complete the detailed explanation:

- I have issued credit for the disputed amount on ____/_____
 I have issued partial credit (please attach signed terms & conditions) for \$ ____ on ____/_____
 I request that American Express deduct the disputed amount from my account to settle the dispute.

OR If you are not issuing credit or authorizing a deduction to your account, you MUST provide the following:

- Documentation that refutes the Cardmember's claim and proof that goods and/or services were rendered, if applicable.
 Explanation indicating that you, Merchant did not receive returned Goods or notice of cancellation of Service(s).
 State why you disagree with the claim by EXPLAINING FULLY BELOW:

(attach additional sheets, if needed)

Authorized Signature

Telephone number

Date

000 0007 037 00 LXA

American Express
PO Box 981532
El Paso, TX 79908



Car Aquire
355 Princeton Drive
Costa Mesa, CA 92626-6162

Date: May 13, 2012
Reply By: June 12, 2012
SE a/c #: [REDACTED]
CM a/c #: [REDACTED]
Case #: 469AEGS

** RESPONSE REQUIRED ** INQUIRY/RETRIEVAL REQUEST ** NOT A CHARGEBACK **

CHARGE DETAILS

CM Name: NA

CM a/c #: [REDACTED]

Disputed Amount: \$374.99

Enclosures: Y

Charge Incurred on: [REDACTED]

Foreign Amount: .00

1st Charge:

2nd Charge:

Date: 01/07/2012

Date:

Charge Amount: \$374.99

Charge Amount: \$0.00

Folio/Ref #: 635938

Folio/Ref #:

Inv/Roc #:

Inv/Roc #:

Store #:

Charge Incurred at:

DISPUTE REASON:

The CM requests credit for merchandise s/he has not received.

PLEASE COMPLETE BELOW AND FAX WITH REQUESTED SUPPORT TO 623-444-3000

Select from the choices below and complete the detailed explanation:

- () I have issued credit for the disputed amount on _____ (date).
() I have issued partial credit (please attach signed terms and conditions) for \$ _____ on _____ (date).
() Please deduct the disputed amount from my account to settle the dispute.

OR If you are not issuing credit or authorizing a deduction to your account, you MUST complete the below:

1. Provide signed proof of delivery, full itemization and order form indicating shipping address, billing address, if different and ship date.
2. If merchandise has not been shipped, please issue credit and re-bill when the merchandise has been shipped.
3. If merchandise was picked up or taken at point of sale, provide signed support.
4. INTERNET TRANSACTION(S): In addition to the above, provide terms and conditions.

Detailed explanation: _____

Signature: _____ Phone: _____ Date: _____



RULES

1048803571 SEING BRE I

CSEEUUCSEC001007

1 | **DECLARATION OF AMY BRANNON-QUALE**

2 |
3 | 1. My name is Amy Brannon-Quale. I am an investigator for the Northwestern
4 | Regional Office of the Federal Trade Commission ("FTC"), 915 Second Avenue, Suite 2896,
5 | Seattle, Washington 98174. The following statements are within my personal knowledge and if
6 | called as a witness, I could and would competently testify thereto.

7 |
8 | 2. As an FTC investigator, I research and/or investigate entities that are believed to
9 | be in violation of the laws enforced by the FTC. In 2011, I was assigned to work on an FTC
10 | investigation of Auto Marketing Group ("AMG") and its associates. The investigation focused
11 | on AMG's telephone solicitation of consumers throughout the United States and Canada.

12 | **CONSUMER COMPLAINTS TO FEDERAL TRADE COMMISSION**

13 |
14 | 3. The FTC maintains a database of consumer complaints known as "Consumer
15 | Sentinel." The complaints in Consumer Sentinel come from federal, state, local and
16 | international law enforcement organizations as well as private organizations including, for
17 | example, the Better Business Bureau. FTC staff initially searched Consumer Sentinel for
18 | complaints about AMG. In the course of review of the complaints FTC staff expanded its search
19 | to include Vehicle Stars ("VS"). To date, the search produced 377 non-duplicative consumer
20 | complaints about these companies or entities. These complaints are available for *in camera*
21 | review.

22 |
23 | 4. I compiled a spreadsheet of these complaints. A true and correct printed copy of
24 | this spreadsheet is attached to this declaration as Attachment 1 (pp. 205-11).

25 |
26 | 5. The complaints identified in Attachment 1 were filed and/or about transactions
27 | that occurred between January of 2010 and June of 2012. Consumers from 36 states, including
28 | 11 consumers in Washington State, filed complaints identified in Attachment 1. There were also
171 complaints from consumers in Canada.

29 |
30 | 6. Depending on when they were filed the complaints named "Auto Marketing
31 | Group" or "Vehicle Stars." Generally the earlier complaints named "Auto Marketing Group"

1 while the more recent complaints name "Vehicle Stars."

2 7. The vast majority of consumers complained that, if they paid a fee to the
3 company, they would be put in touch with a buyer for their vehicle. They stated that they were
4 told that, for an additional payment of \$99, they could insure a refund of the fees paid if for
5 some reason their vehicle was not sold within 90 days of enrollment in the program. None of the
6 consumers who paid fees to Defendants sold their vehicle by means of Defendants' services.

7 8. Most, if not all, of the consumers said that they had purchased the "refund"
8 insurance. The overwhelming majority of consumers complained that they did not receive a
9 refund.

10

11 **CORPORATE RECORDS AND FICTITIOUS BUSINESS NAME FILINGS**

12 9. As part of my investigation of Auto Marketing Group, I looked into whether any
13 of the businesses was a corporation, where it was incorporated and what business licenses it
14 held. I did not find any corporate records in the United States for

- 15 a. Auto Marketing Group;
16 b. Secure Auto Sales, or
17 c. Vehicle Stars.

18 10. I did find records for:

- 19 a. ReadyPay Services, Inc. and
20 b. Xavier Processing Services, LLC.

21 11. Attachment 2 (pp.212-13) is a true and correct print-out of records maintained by
22 the Nevada Secretary of State for ReadyPay Services Inc.. According to these records:

- 23 a. ReadyPay Services, Inc. was incorporated in Nevada on June 6, 2006.
24 b. Matthew Loewen is listed as Director, President, Secretary and Treasurer
25 of the business.
26 c. The address for the company's agent and officers is 2360 Corporate Circle
27 Suite 400, Henderson, Nevada 89074.

28 12. Attachment 3 (pp. 214-15) is a true and correct print-out of records maintained by

FEDERAL TRADE COMMISSION
915 Second Ave., Ste. 2896
Seattle, Washington 98174
(206) 220-6350

the Nevada Secretary of State for **Xavier Processing Services, LLC.**. According to these records:

- a. Xavier Processing Services, LLC was registered in Nevada on August 12, 2010;
 - b. Matthew Loewen is listed as the Managing Member.
 - c. The address for Matthew Loewen is 2360 Corporate Circle Suite 400, Henderson, Nevada 89074, which is identical to the address for ReadyPay Services, Inc.

WEBSITES AND REGISTRATIONS

13. One of my responsibilities in this investigation was to identify websites connected to the defendants. After identifying websites, I saved the websites. I located websites for "automarketinggroup.com" and for "vehiclestars.com."

- a. Attachment 4 (pp. 216-33) is a true and correct printed copy of excerpted pages of the website “automarketinggroup.com.”
 - b. Attachment 5 (pp. 234-47) is a true and correct printed copy of excerpted pages of the website “vehiclestars.com.”

14. After I identified websites, I conducted a search on the website “www.domaintools.com,” which is a website that provides publicly available information on the identity of the person or entity that has registered a given domain name. I did searches on

- a. Readypay.com;
 - b. Automarketinggroup.com;
 - c. Vehiclestars.com, and
 - d. Classifiedautoservice.com.

15. Using Domain tools, I found records for the website "readypay.net." Attachment 6 (pp. 249-49) is a true and correct printed copy of this record.

- a. Matthew Loewen, at email address it@readypay.net, is listed as the administrative contact for this domain.

FEDERAL TRADE COMMISSION
915 Second Ave., Ste. 2896
Seattle, Washington 98174
(206) 220-6350

1 b. The address for ReadyPay Services Inc is listed as 404 - 737 Carnarvon
2 St., New Westminster BC, V3M 5X1.

3 16. I found a record for the website "automarketinggroup.com" which shows that the
4 website's IP address is 208.118.240.106. Attachment 7 (p. 250) is a true and correct printed
5 copy of this record.

6 17. I found a record for the website "classifiedautoservice.com" which shows that
7 the website's IP address is 208.118.240.52. Attachment 8 (p. 251) is a true and correct printed
8 copy of this record.

9

10 DEFENDANTS' USE OF POSTAL MAIL FORWARDING SERVICES

11 18. According to the website "automarketinggroup.com" the business address for
12 Auto Marketing Group is 7260 W Azure Drive #140-762, Las Vegas, NV 89130-7999. I
13 checked on the internet to see if there was a business at that location and determined that address
14 was a commercial mail receiving agency.

15 19. According to the website "vehiclestars.com," the business address for Vehicle
16 Stars is located at 1007 North Federal Highway, Fort Lauderdale, Florida, 33304. I checked on
17 the internet to see if there was a business at that location and determined that address was a UPS
18 Store #630.

19 20. In my position as an FTC Investigator, I regularly contact other state and federal
20 agencies, as well as commercial businesses, to request cooperation and assistance in obtaining
21 information regarding target companies and principals.

22 21. I contacted UPS Store #630 and obtained a copy of the completed Application for
23 Delivery of Mail through Agent along with the attachments. A true and correct copy of the four
24 page document I received is attached here as Attachment 9 (pp. 252-55).

25 22. Across the top of each page of the documents I received, there is print of the sort
26 produced by a facsimile machine. Part of the text is a phone number, 1(866) 902-9601, and a
27 name, "Ready Services Inc."

28 23. According to the application, the applicant for mail delivery service is "Xavier

FEDERAL TRADE COMMISSION
915 Second Ave., Ste. 2896
Seattle, Washington 98174
(206) 220-6350

1 Processing Services, LLC" and mail is expected to be received in the name of "Vehicle
2 Stars/Xavier Processing LLC." Matthew J. Loewen is listed as an officer of the corporation and
3 he gives an email "mloewen@readypay.net" as the contact email and lists the corporation's
4 address as 36 Ambroise, Newport Coast, CA 92657.

5 24. In order to open a mail box in the United States, it is necessary to provide two
6 forms of identification. The two forms of identification provided to UPS Store #630 are a
7 British Columbia Drivers licence in the name of Matthew James Loewen and a Canadian
8 passport also in the name of Matthew James Loewen.

9

10 **CIVIL INVESTIGATIVE RESPONSES**

11 25. Throughout 2011 and 2012, the FTC issued civil investigative demands ("CIDs")
12 to various entities seeking information related to the various targets. In response to the CIDs the
13 FTC received copies of records.

14 26. The FTC issued a CID to Global Payments Inc. ("Global"). Global is a payment
15 processor used by the Defendants to process consumer's credit card transactions.

- 16 a. Attachment 10 (pp. 256-57) is a true and correct copy of a letter sent by
17 Global to the FTC in response to the CID.
- 18 b. Attachment 11 (pp. 258-68) is excerpts of a Merchant Application for
19 "Readypay Service" dba Boy Great Auto dated July 7, 2007 and of Credit
20 Card Merchant Statements for "Readypay Service" dba Classified Auto
21 Service dated March 31, 2010 and for "Readypay Service" dba Auto
22 Marketing Group dated March 31, 2011.
- 23 i. The contact person on the application is Matt Loewen at
24 Mloewen@readypay.net.
- 25 ii. According to the application, Loewen is President of ReadyPay and he
26 resides at 355 Princeton Dr. Costa Mesa, CA 92626. This is the same
27 address provided in the Merchant Application submitted to Global by
28 VehicleStars. This address is also on the VehicleStars' American Express

FEDERAL TRADE COMMISSION
915 Second Ave., Ste. 2896
Seattle, Washington 98174
(206) 220-6350

1 customer disputes attached to the Lylack Declaration. Lylack Declaration
2 ¶ 34, Attachment 23.

3 27. The FTC issued a CID to MasterCard Worldwide for information about
4 chargebacks. A "chargeback" consists of a returned sales transaction from the issuing bank to
5 the acquiring bank sponsoring a particular merchant into the credit card processing system. See
6 Attachment 19, pg. 3~~26~~. The average chargeback rate in the United States is 0.2% of the
7 transaction rate. *Id.*

8 28. Attachment 12 (pp. 269-86) is a true and correct copy of excepts of the CID
9 response from MasterCard Worldwide.

10 a. According to these records, from October 2010 to February 2011,
11 merchant Auto Marketing Group, located at 7260 West Azure Las Vegas,
12 89130, was in violation of the MasterCard Excessive Chargeback Program
13 rules. See Attachment 12, pp.273-77.

14 b. In January 2011, Global Payments advised MasterCard Worldwide that
15 they had terminated their merchant agreement with Auto Marketing Group
16 in connection with its excessive chargeback rate. See Attachment 12, p.
17 280.

18 29. Media3 Technologies, LLC ("Media3") is a company that provides web hosting
19 services. The FTC issued a CID to Media3. Attachment 13 (pp. 287-90) is a true and correct
20 copy of Media3's response. According to these records, "Matt Lowen" of ReadyPay Services,
21 located at 22944 Old Yale Road, Langley, BC, is listed as the subscriber for the IP addresses
22 208.118.240.52 and 208.118.240.106 which is where domain names automarketinggroup.com
23 and classifiedautoservice.com are hosted (p. 288).

24 30. Panda Global Communications, LLC dba Tollfreeforwarding.com ("Panda") is an
25 issuer of toll free long distance telephone numbers. The FTC issued a CID to Panda seeking
26 information on (888) 760- 3426 and (888) 980-1223 both of which are phone numbers used at
27 various times by these defendants. Due to the volume of the materials received from Panda, I
28 have not attached full copies of the response but they are available for examination upon request.

FEDERAL TRADE COMMISSION
915 Second Ave., Ste. 2896
Seattle, Washington 98174
(206) 220-6350

1 31. Attachment 14 (pp. 291-92) is a true and correct copy excerpts of Panda's
2 response pertaining to ownership of the telephone numbers. According to the records provided
3 by Panda:

- 4 a. Phone numbers (888) 760-3426 and (888) 980-1223 belong to account
5 number 42186;
- 6 b. The account name is Matthew Loewen and the contact email for Matthew
7 Loewen is listed as warren.kean@gmail.com, and
- 8 c. The monies owed on the account have been paid for using a credit card in
9 the name of Matthew Loewen, with the cardholder address reported as
10 being 22944 Old Yale Road, Langley BC V2Z 2V3.
- 11 d. On the original documents, I compared the credit card number (redacted)
12 on Attachment 14 to the credit card numbers that appear on Exhibit 4 and
13 Exhibit 6 of the Lylack Declaration. The numbers are identical.

14 Phone number (888) 760-3426 is the same number reported by consumers as belonging to AMG.
15 See, e.g., TRO Exhibit 9 pg. 99 and TRO Exhibit 10, pg. 120.

16 32. Part of the CID response from Panda Global consists of data showing phone calls
17 placed to the toll free number (888) 760-3426:

- 18 a. According to the data, between February 8, 2010 and August 6, 2011,
19 93,683 phone calls were placed to the toll free number (888) 760-3426.
- 20 b. These calls were not necessarily from unique numbers. Some phone
21 numbers who appear on the list had placed over 100 calls to (888) 760-
22 3426. For example I observed that phone number (818) [REDACTED] placed
23 136 calls to the toll free number 888-760-3426.
- 24 c. I looked for calls placed to (888) 760-3426 from area codes in Western
25 Washington. I identified 244 calls placed from the 206 area code and 433
26 calls placed from the 360 area code.

27 33. I reviewed the data for toll free number (888) 760-3426 to attempt to identify
28 phone numbers belonging to individual consumers I had spoken with who had placed calls to the

FEDERAL TRADE COMMISSION
915 Second Ave., Ste. 2896
Seattle, Washington 98174
(206) 220-6350

- 1 number.
- 2 a. I found the phone number belonging to consumer declarant David
3 Gajdosik. The Panda records reflect that calls were placed from Mr.
4 Gajdosik's phone number, (704) [REDACTED] to (888) 760-3426 on four
5 occasions.
- 6 b. I found the phone number belonging to consumer declarant Cody Pearce.
7 The Panda records reflect that, between August 23, 2010 to May 17, 2011,
8 58 calls were placed from Mr. Pearce's phone number, (920) [REDACTED]
9 to (888) 760-3426.
- 10 c. I found the phone number belonging to consumer declarant Vic Stalick.
11 The Panda records reflect that, between August 16, 2010 to June 17, 2011,
12 64 calls were placed from Mr. Stalick's phone number, (972) [REDACTED]
13 to (888) 760-3426.
- 14 34. Another part of the CID response from Panda Global consisted of data showing
15 phone calls placed to the toll free number (888) 980-1223. According to the data, between
16 February 8, 2010 and February 6, 2011, 3,568 calls were placed to the toll free number (888)
17 980-1223. As with the calls to the other toll free number, these calls were not necessarily from
18 unique numbers.
- 19 35. The FTC issued a CID to PayPal, Inc. Attachment 15 (pp. 293-97) is a true and
20 correct copy of the response from PayPal, Inc. The contact number (888) 980-1223 is the same
21 number reported as being assigned to and paid for by Matthew Loewen. Att. 14, p. 291.
- 22 36. The FTC issued a CID to Tucows Inc. ("Tucows"). Tucows is a domain
23 registrar. Attachment 16 (pp. 298-303) is a true and correct copy of an email that the FTC
24 received in response from Tucows, Inc. According to this CID response,
- 25 a. The domain "vehiclestars.com" is registered to Matthew Loewen.
26 i. Matthew Loewen is as the owner and the billing and administrative
27 contact.
28 ii. Matthew Loewen's address is listed as 22944 Old Yale Road, Langley

FEDERAL TRADE COMMISSION
915 Second Ave., Ste. 2896
Seattle, Washington 98174
(206) 220-6350

1 BC. This is the same address used by Matthew Loewen on the BC
2 Company Summary for BC0881046 B.C. LTD which is Exhibit 9 (p.
3 161) of the Lylack Declaration as well as the same address provided on
4 the New Westminster Business license application for 0881046 LTD,
5 (Lylack Declaration Attachment 7 (p. 159)), as well as the address
6 provided on the BC Company Summary for 0803065 B. C. LTD (Lylack
7 Declaration Attachment 11 (p. 165)).

- 8 iii. In connection with the domain "vehiclestars.com" the contact email for
9 Matthew Loewen is warren.kean@gmail.com. This is the same contact
10 email provided for Matthew Loewen in connection with phone numbers
11 traced to defendant AMG. See supra at ¶ 27 b.
- 12 b. The domain "readypay.net" is registered to ReadyPay Services Inc.
13 located at 404-737 Carnarvon Street, New Westminster, BC V3M5X1,
14 and the Administrative contact for ReadyPay.net is Matthew Loewen,
15 using the email it@readypay.net.

16

17 **ADDITIONAL MATERIALS**

18 37. In the course of my investigation I identified consumers who had purchased
19 Defendants' services and filed complaints with the FTC or the Better Business Bureau. I
20 contacted many of these consumers to discuss their experiences.

21 38. One of the consumers I contacted was Jeffrey Later. Mr. Later was a customer of
22 Vehicle Stars. Att. 1, p. 207. A copy of the complaint he filed with the FTC is attached as
23 Attachment 17 (pp. 304-05). According to his complaint, Mr. Later was not able to sell his
24 vehicle through Vehicle Stars and he did not receive a refund of any portion of the monies he
25 paid to Vehicle Stars.

26 39. Mr. Later provided me with a copy of an email he had received from Vehicle
27 Stars. A true and correct copy of his email, with his personal email redacted, is attached here as
28 Attachment 18 (pp. 306-07). The email makes numerous representations that Vehicle Stars

FEDERAL TRADE COMMISSION
915 Second Ave., Ste. 2896
Seattle, Washington 98174
(206) 220-6350

1 guarantees the sale of his vehicle. At one point the email says:
2 "We will guarantee the sale of your FORD RANGER 2D XL within 90 days.
3 84% of vehicles we list sell within 90 days, if by chance you are still in possession of
4 your vehicle at the end of the 90 days \$399.99 will be refunded."
5 40. Attached as Attachment 19 (pp. 308-42) is a true and correct copy of a final order
6 issued in *FTC v. Commerce Planet, Inc. et al*, 09-cv-01324 CJC(RNBx) (C.D. Cal. 2012)
7 discussing "chargebacks" and average "chargeback" rates in the United States..

9 I swear or affirm under penalty of perjury that to the best of my knowledge and belief the
10 foregoing is true and accurate.

Date

Amy Brannon-Quale

Page 1477 of 1500 - Last Page

Page 10 of 10

TRO EXHIBIT 13

FEDERAL TRADE COMMISSION
915 Second Ave., Ste. 2896
Seattle, Washington 98174
(206) 221-6350

Reference #	Created Date	Consumer First	Consumer Last	Consumer Address, (State Name)
27232580	07/26/2010	Jerry	Catallo	TORONTO UNKNOWN ANGLAISTER
271437444	09/16/2010	HIMANSHU	SINGH	Firozshah De Micalhaeis
2827846665	02/14/2011	Ronald	Gilesar	RED DEER COUNTY
2827846665	03/11/2011	Lorna	Hiltshire	Brookstra
2826988907	03/11/2011	Steven	Wickera	AURORA
2826988907	03/11/2011	Michael	Anderson	SWAN RIVER
2826988907	03/11/2011	Stephen	Dutta	BRAMPTON
2826988907	04/15/2011	Frances	Yin	MILTON
2826988907	05/12/2011	Jan	Troynor	RED DEER
3026466288	05/12/2011	Wenten	Panier	KODAK
3026466288	06/29/2011	Steven	Gosselin2	PONDERA
3113687704	07/26/2011	Stanford	Vogler	LETHBRIDGE
3113687704	07/26/2011	Stephen	Kotek	Edmonton Alberta
3113687704	07/26/2011	Ken	McClelland	Edmonton Alberta
3113687704	07/26/2011	REYNOLDS	Reynolds	EDMONTON Alberta
3113687704	07/26/2011	ADAM	JOSE	EDMONTON Alberta
3113687704	07/26/2010	JABON	LINDSTAND	EDMONTON Alberta
3113687704	07/26/2010	SHALE	DE SCHIPPER	EDMONTON Alberta
3113687704	07/26/2010	BRENT	REID	EDMONTON Alberta
3113687704	07/26/2010	CHRISTINE	Rehmane	EDMONTON Alberta
3113687704	07/26/2010	CATHY	ROLFSEN	EDMONTON Alberta
3113687704	07/26/2010	GREG	NEWTON	EDMONTON Alberta
3113687704	07/26/2010	DEREK	COSTEN	EDMONTON Alberta
3113687704	07/26/2010	WILLIAM	HARES	EDMONTON Alberta
3113687704	07/27/2010	Beth	Dishman	EDMONTON Alberta
3113687704	07/28/2010	ROY	REYNOLDS	EDMONTON Alberta
3113687704	07/28/2010	Brian	DeBonis	EDMONTON Alberta
3113687704	07/28/2010	Michelle	Hespenhaeller	EDMONTON Alberta
3113687704	07/29/2010	Ron	Hinchliffe	EDMONTON Alberta
3113687704	07/29/2010	Jenais	Chubey	EDMONTON Alberta
3113687704	07/29/2010	Chris	Desautels	EDMONTON Alberta
3113687704	07/29/2010	Abby	Wallin	EDMONTON Alberta
3113687704	07/29/2010	Janice	Reynolds	EDMONTON Alberta
3113687704	07/29/2010	Jill	Rosenberger	EDMONTON Alberta
3113687704	07/29/2011	Jacquie	Leong	EDMONTON Alberta
3113687704	07/29/2011	Emanuel	Tan	EDMONTON Alberta
3113687704	07/29/2011	ROBERT	VALANTYNE	EDMONTON Alberta
3113687704	07/29/2011	Joshua	Platt	PEACE RIVER
3113687704	07/29/2011	Don	Barbels	CALGARY
3113687704	07/29/2011	Carsten	Gail	SANGUDO
3113687704	07/29/2011	Jessica	Haley	FORT McMURRAY
3113687704	07/29/2011	Emanuel	Unger	MEDICINE HAT
3113687704	07/29/2011	ROBERT	Carroll	MEDICINE HAT
3113687704	07/29/2011	Barry	DURKEE	COCHRANE
3113687704	07/29/2011	Kristian	Eldridge	CALGARY
3113687704	07/29/2011	KRISTIN	Bard	CALGARY
3113687704	07/29/2011	Don	Clive	CALVIE
3113687704	07/29/2011	Carsten	Dipulis	EDMONTON
3113687704	07/29/2011	Jessica	Manalayn	CALGARY
3113687704	07/29/2011	Robert	McBumley	MEDICINE HAT
3113687704	07/29/2011	Joshua	Daniell	EDMONTON
3113687704	07/29/2011	Don	All	PONDOK
3113687704	07/29/2011	Carsten	Koch	EDMONTON
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	EDMONTON
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	EDMONTON
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	EDMONTON
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	EDMONTON
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK
3113687704	07/29/2011	Jessica	Koch	PONDOK
3113687704	07/29/2011	Robert	Koch	PONDOK
3113687704	07/29/2011	Joshua	Koch	PONDOK
3113687704	07/29/2011	Carsten	Koch	PONDOK</td

**BRANNON-QUALE ATTACHMENT 1
TRO Exhibit 13**

BRANNON-QUALE ATTACHMENT 1
TRO Exhibit 13

2012-02-09	2012-02-09	Zanelemon Net Provided	FRANKLIN	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
326980142	10/17/2011	MAYFLICK	Kentucky	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
340232103	12/02/2011	OWENSBORO	Kentucky	1007 N. Federal Hwy #1 FT. LAUDERDALE FL	USA
34407442	12/05/2011	OWENSBORO	Kentucky	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
28872345	03/07/2011	Barksdale AFB	Louisiana	1007 N. Federal Hwy., FORT LAUDERDALE NV	USA
31835654	08/04/2011	Ashburnham	Massachusetts	1007 N. Federal Hwy., FORT LAUDERDALE NV	USA
35792359	02/02/2012	Lynskey	Massachusetts	1007 N. Federal Hwy., FORT LAUDERDALE NV	USA
28685103	03/05/2010	Malibwall	Plattsburgh Net Provided BOSTON	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
28161700	04/12/2010	BRETT	FOSTER	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
33623448	10/13/2011	BOBBY	GOLDBERG	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
27935075	04/29/2010	BOB	CARTLIDGE	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
36927727	05/04/2011	MOSS	STEINBACH	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
28173086	12/13/2010	DAN	TURENNE	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
32775740	01/11/2011	RICHARD	Dru	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
307606288	05/06/2011	Ernest	Lancaster	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
31928135	07/08/2011	Ron	He	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
33625448	10/13/2011	Iris	Dru	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
36927727	04/29/2011	Ernest	Dru	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
37340130	03/03/2012	Alban	Reinke	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
34581830	10/14/2011	James	Hollis	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
38468282	05/20/2010	Adri	Villito	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
27848945	09/26/2010	Valkin	Gradasovic	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
30985991	11/17/2010	Thomas	McCann	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
32439427	06/09/2011	Dennis	Leavy	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
32581835	10/14/2011	Mark	Craig	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
38820759	01/31/2012	Jamie	Halling	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
39223397	01/13/2012	Debrah	Alloia	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
35421480	01/20/2012	Jamie	Halling	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
37381251	04/04/2012	Shawn	Katy	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
32182188	07/25/2011	Tou	Vang	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
32058111	11/17/2011	John	Haas	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
28385076	02/23/2011	Jean	Bird	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
30822810	12/23/2010	Corey	Cables	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
32480853	07/17/2011	MARK	CORNER	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
32148615	10/17/2011	Celia	Lebaric	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
31826578	12/15/2011	Jane	Edison	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
30190397	07/12/2011	Jeremy	Kamika	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
33486019	10/07/2011	Tracy	Man	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
28184480	02/11/2011	Jamie	Bromberg	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
38259465	02/18/2012	Perry	Shaul	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
30858865	04/17/2011	Chitlal-Oliver	Murphy	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
33009816	10/17/2011	Robert	Maisel	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
35581892	10/14/2011	Iomu	Scott	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
34000211	12/18/2011	Cullen	Seant	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
34407335	12/05/2011	Geoff	Lombardozzi	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
35085898	01/10/2012	Robbie Maria	Murphy	1007 N. Federal Hwy., FORT LAUDERDALE FL	USA
33525419	10/13/2011	Robert	Robertson Net Provided ST. JOHNS	Location Not Reported LNR	CA
36875375	02/03/2012	Augusti	St. Johns	Location Not Reported LNR	CA
38934147	02/08/2012	Buddy	Shupe	Location Not Reported LNR	CA
25340707	01/28/2010	ANDREW	HUTT	AMG - AUTO MARKET	CA
28087813	11/22/2010	Hugh	Robert	Auto Marketing Group 7280 W Azure Dr # 141 LAS VEGAS	NV
31848086	08/20/2011	Isaac	national	Auto Marketing Group 7280 West Azura vegas	NV
32702163	07/14/2010	Ioni	Heathen	Vehicle Stars	USA
30831928	05/11/2011	Daniel	Naples	Vehicle Stars	USA
28673840	03/07/2011	James	Hagen	The Auto Marketing Grp 7280 West Azura Di vegas	NV
28719183	03/11/2011	Sean	Caracio	Auto Marketing Group 7280 W Azure Dr # 141 LAS VEGAS	NV
26823853	03/09/2011	Jeff	Henggan	Auto Marketing Group 7280 W Azure Dr # 141 LAS VEGAS	NV
30823923	03/17/2011	Sean			USA

**BRANNON-QUALE ATTACHMENT 1
TRO Exhibit 13**

**BRANNON-QUALE ATTACHMENT 1
TRO Exhibit 13**

READYPAY SERVICES INC.

Business Entity Information

	Active		6/07/2006
	Domestic Corporation		E0424382006-6
	NV		6/30/2011
		Expiration Date	
	NV20061056212		6/30/2011

Registered Agent Information

	INCORP SERVICES, INC.		2360 CORPORATE CIRCLE STE 400
			HENDERSON
	NV		89074-7722
			NV
	Commercial Registered Agent - Other		
	NEVADA	Status	Active

Financial Information

0	Capital Contribution	\$ 150.00
1,500.00	Capital Reserve	\$ 0.10

Officers

Include Inactive Officers

Director - MATTHEW LOEWEN

	2360 CORPORATE CIRCLE		STE 400
	HENDERSON		NV
	89074-7722		USA
	Active		

President - MATTHEW LOEWEN

	2360 CORPORATE CIRCLE		STE 400
	HENDERSON		NV
	89074-7722		USA
	Active		

Secretary - MATTHEW LOEWEN

	2360 CORPORATE CIRCLE		STE 400
	HENDERSON		NV
	89074-7722		USA
	Active		

Treasurer - MATTHEW LOEWEN

	2360 CORPORATE CIRCLE		STE 400
	HENDERSON		NV
	89074-7722		USA
	Active		

Actions\Amendments

Type:	Articles of Incorporation
Document Number:	20060364850-24
Date Filed:	6/07/2006
Initial Stock Value: Par Value Shares: 1,500 Value: \$ 0.10 No Par Value Shares: 0	
Total Authorized Capital: \$ 150.00	
Type:	Initial List
Document Number:	20080667241-74
Date Filed:	10/17/2006
(No notes for this action)	
Type:	Registered Agent Change
Document Number:	20070374664-99
Date Filed:	5/29/2007
(No notes for this action)	
Type:	Annual List
Document Number:	20070374667-22
Date Filed:	5/29/2007
(No notes for this action)	
Type:	Registered Agent Address Change
Document Number:	20080296150-43
Date Filed:	4/29/2008
(No notes for this action)	
Type:	Annual List
Document Number:	20080448424-86
Date Filed:	6/30/2008
(No notes for this action)	
Type:	Annual List
Document Number:	20090515907-78
Date Filed:	6/29/2009
(No notes for this action)	
Type:	Annual List
Document Number:	20100460833-47
Date Filed:	6/24/2010
(No notes for this action)	
Type:	Amended List
Document Number:	20100889389-38
Date Filed:	11/29/2010
amend for biz	

3



XAVIER PROCESSING SERVICES, LLC

Business Entity Information			
Business Status:	Active	File Date:	8/12/2010
Entity Type:	Domestic Limited-Liability Company	Entity Number:	E0390842010-7
Qualifying State:	NV	List of Officers Due:	8/31/2012
Manager/Owner:	Managing Members	Expiration Date:	
NV Business ID:	NV20101615716	Business License Exp:	8/31/2012

Additional Information			
Business Tax ID:	Commercial Registered Agent	City:	HENDERSON

Registered Agent Information			
Name:	INCORP SERVICES, INC.	Address:	2360 CORPORATE CIRCLE STE 400
City:		City:	HENDERSON
Zip Code:	89074-7722	Zip Code:	
State:	NV	State:	
Mailing Address 1:		Mailing Address 2:	
Mailing Address 3:		Mailing State:	NV
Agent Type:	Commercial Registered Agent - Other	Status:	Active
Residence:	NEVADA	Residence:	

Financial Information			
Balance:	\$0	Balance:	\$0

Officers	<input type="checkbox"/> Include Inactive Officers
Managing Member - MATTHEW J LOEWEN	
2360 CORPORATE CIRCLE - SUITE	

Entity Details - Secretary of State, Nevada

400	HENDERSON	NV
89074-7722		
Active		

Actions\Amendments

[Click here to view Actions\Amendments associated with this company.](#)

[Information Center](#) | [Election Center](#) | [Business Center](#) | [Licensing Center](#) | [Securities Center](#) | [Online Services](#) | [Contact Us](#) | [Sitemap](#)

4



How Much Is Your Car
Worth?

Find out with our free car
evaluation

[LOGIN](#)

[Home](#) | [About Us](#) | [Buy Used Cars](#) | [Sell](#) | [Financing](#) | [FAQ](#) | [Press](#) | [Refund Form](#) | [Carfax](#) | [Contact Us](#)

The screenshot shows a dark-themed website with three prominent sections in the center:

- Used Cars**: Shows a thumbnail of a white SUV and includes a "SEARCH USED CARS FOR SALE" button.
- Welcome**: Shows a thumbnail of a white sedan and includes a "SEARCH USED CARS" button.
- Guarantee**: Shows a thumbnail of a white SUV and includes a "READ MORE" button.

Newest Listings

Photo Not Available

BMW 325i

\$21,000.00

One owner. All regularly scheduled maintenance records available. Rear tires replaced last month.
Integrated Blue Tooth and chrome pipe. Call 1-888-760-3426

[DETAILS](#)

Photo Not Available

Infiniti G35

\$14,800.00

I am selling this beautiful and super clean Infiniti G35 for \$14800.00.

The Car Is in a very Excellent & Clean condition. Beautiful Champagne color, Low Mileage only

Auto Services

[GET YOUR CAR FAX REPORT](#)

[INSURANCE](#)

[USED CAR VALUES](#)

[DOWNLOAD OUR REFUND FORM](#)

[TESTIMONIALS](#)

[FREE CAR EVALUATION](#)

69K, Automatic Transmission, very Comfy and Cozy, Always Garaged, Mint Condition. No accidents! Very Well maintained, Clean Title. I am including Mechanic Repairs Warranty and GPS with the Car.

Not a single dent or scratch! Perfect paint! HEATED Seats, Leather Seats & Interior, Power Windows, Power Seats, Air Conditioning, Heater super warm and cozy. All the toys! Power everything! Power Steering, Stereo, CD Player.

Very clean interior. Runs Great, Smooth and very Comfortable ride, Drives Excellent. Very powerful, Fully Loaded, Stereo & A/C control from Steering Wheel, Alarm, Cruise Control, 12 1/4 Alloy Wheels, 12 1/4 Passenger Air Bag, 12 1/4 Rear Window Defroster, Anti-Lock Brakes, Power Door Locks, 12 1/4 Side Airbags, 12 1/4 Power Mirrors, 12 1/4 Sunroof, Tilt Wheel, 12 1/4 Driver Air Bag, 12 1/4 Tinted Glass Moonroof, Low Miles 69K, Runs and Looks Great, Extra Clean.

Price: \$14800.00

If interested, please call 1-888-760-3426

Thank you

DETAILS

AUTO MARKETING GROUP © 2011 ALL RIGHTS RESERVED | [PRIVACY POLICY](#)

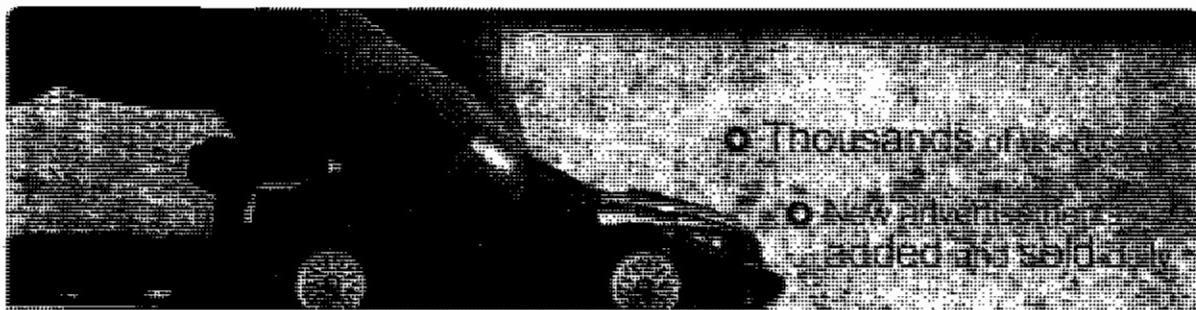


How Much is Your Car
Worth?

Find out with our free car
evaluation

LOGIN

[Home](#) | [About Us](#) | [Buy Used Cars](#) | [Sell](#) | [Financing](#) | [FAQ](#) | [Press](#) | [Refund Form](#) | [Carfax](#) | [Contact Us](#)



Our Services

[FIND MY AD](#)

[FREE CAR EVALUATION](#)

[PAYMENT CALCULATOR](#)

Recently Added Cars

[2006 BMW 325I](#)

[2004 INFINITI G35](#)

[2006 MERCEDES C230](#)

[2003 HYUNDAI TIBURON](#)

[2007 DODGE CHARGER](#)

[2007 HONDA RIDGELINE](#)

[2006 FORD RANGER](#)

[2008 HONDA CRV](#)

How much is your car worth?

Fill out the form below to find the value of your used car

Call 1-888-760-3426 to speak with a specialist directly (9:30am-4:30pm M-F PST) or fill out the form below.

Find out what you can sell your car for. Receive a free vehicle valuation, market analysis and information on the best way to sell your car. Please fill out our short request form below and we will contact you with a FREE vehicle analysis.

Details

e.g., Ford Mustang GT, Chevrolet Silverado, Toyota Camry

Year*

Make and Model*

Mileage

Target Price

Vehicle ID

Please describe your vehicle and its options

Try to include helpful information like: Series type (GT, LXI, 4x4), engine size, transmission type, and anything else that adds value to your car.

Optional Photo Upload

 If you have a picture of your car it could help us provide you with the most accurate quotes.

Contact Information

After we research your car, we will contact you with it's market value.

Phone Number *

Email Address *

Are you collecting market information for purposes of selling or insuring?

Selling

Insuring

Have you been contacted by an agent from the Auto Marketing Group?

Yes No

If yes, whom did you speak with?

CLICK HERE FOR YOUR FREE EVALUATION

AUTO MARKETING GROUP © 2011 ALL RIGHTS RESERVED | [PRIVACY POLICY](#)

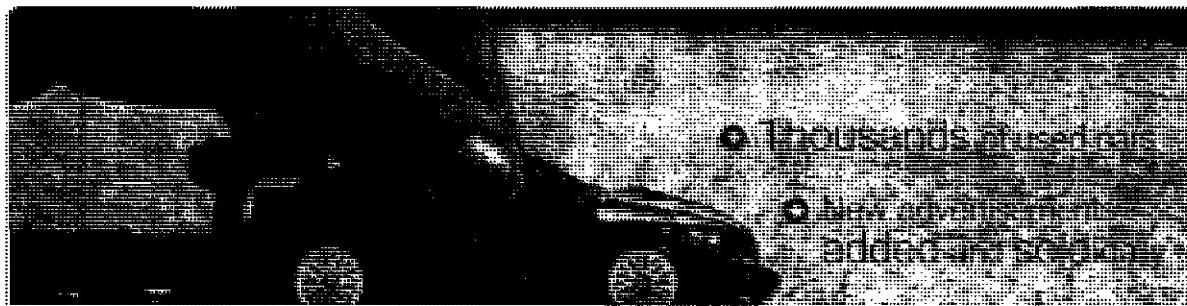
AUTO MARKETING GROUP

How Much is Your Car
Worth?

Find out with our free car
evaluation

LOGIN

Home | About Us | Buy Used Cars | Sell | Financing | FAQ | Press | Refund Form | Carfax | Contact Us



Our Services

FIND MY AD

FREE CAR EVALUATION

PAYMENT CALCULATOR

Recently Added Cars

2006 BMW 325I

2004 INFINITI G35

2006 MERCEDES C230

2003 HYUNDAI TIBURON

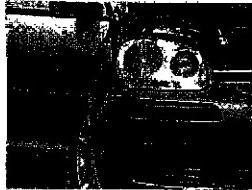
2007 DODGE CHARGER

2007 HONDA RIDGELINE

2006 FORD RANGER

2003 HONDA CRV

Auto Marketing Group Refund Instructions



90-Day Money Back Guarantee Terms and Conditions.

At Auto Marketing Group we understand that selling a vehicle can be expensive and at times frustrating. Auto Marketing Group has decided to give advertising a greatly needed refreshing change that will eliminate the costly expenses and unnecessary headache. When you sign up with AMG you will be given the option to guarantee your services. We have a set advertising cost and are able to calculate the odds of your vehicle selling within our 90 day time frame. If you accept our offer to guarantee the sale, you will be charged a separate non-refundable fee on your advertising. The surcharge is of course non-refundable however the advertising fee is fully refundable if your vehicle is not sold. This makes sure that if for any reason your vehicle does not sell that you aren't left holding the bag and a stack of useless advertising bills. The refund of your advertising is subject to those who purchase the guarantee plan and are subject some terms and conditions. The following shows our guarantee limitations for eligibility.

Amendment to our policy effective July 28, 2010

Effective on July 28, 2010, Instead of sending us your vehicle details via our refund registration process, you can instead meet this requirement by signing in to your account after registration, and choosing to accept the money back guarantee online.

Upon sign in, you will be presented with a form to enter your VIN and accept the money back guarantee and privacy policy.

The VIN must be valid, and you must register and accept the money back guarantee within 7 calendar days of account creation, to be eligible.

We will still accept the registration form listed at the bottom of this page.

Each condition must be met for eligibility:

- Your Auto Marketing Group listing must be active on the www.automarketinggroup.com website for 90 consecutive calendar days.
- The advertised vehicle must still be for sale, and unsold, as of the date the Refund Request is submitted and the vehicle's title must be in the original Seller's name or in the name of a lien holder on the Seller's behalf.
- The advertised vehicle as originally listed must be competitively priced, consistent with the vehicle's quality, comparable vehicles of the same condition, manufacture, similar year, make and model, and overall market conditions, in order to qualify for guarantee.
- The Seller must have uploaded 1 picture at minimum within 14 calendar days of the listing date to qualify for the guarantee.
- At the request of Auto Marketing Group, you may be required to provide written proof that you still own title to your vehicle from your state or provincial department of motor vehicles.

Refund Process

To qualify for the Guarantee, you must send in the refund form by certified post, postmarked within seven calendar days of advertisement with Auto Marketing Group. The refund form can be mailed to our national mail box. Refund forms will not be accepted by email, fax, or by phone. The refund form is located at the bottom of this page.

After submitting the refund form, must send in your request for a refund at the end of the 90 days. Refund Requests must also be sent via certified postal mail within seven calendar days following the 90-day Guarantee period. Requests will not be accepted via email, fax, or over the phone. The Refund Request form is located at the bottom of this page.

The Refund Request form must be notarized and include, a statement showing that your vehicle is still in your possession, and has not been sold, or traded.
The advertised vehicle must be currently for sale, and include a copy of the title dated within the refund request period. If title is not available, provide an official mailed document from lien/title holder stating that the title of the vehicle remains in the original Seller's name from time of placed advertisement.

Auto Marketing Group has complete discretion to determine whether the requirements for the Guarantee have been met.

[REFUND REGISTRATION FORM](#)

[REFUND REQUEST FORM](#)

AUTO MARKETING GROUP © 2011 ALL RIGHTS RESERVED | [PRIVACY POLICY](#)

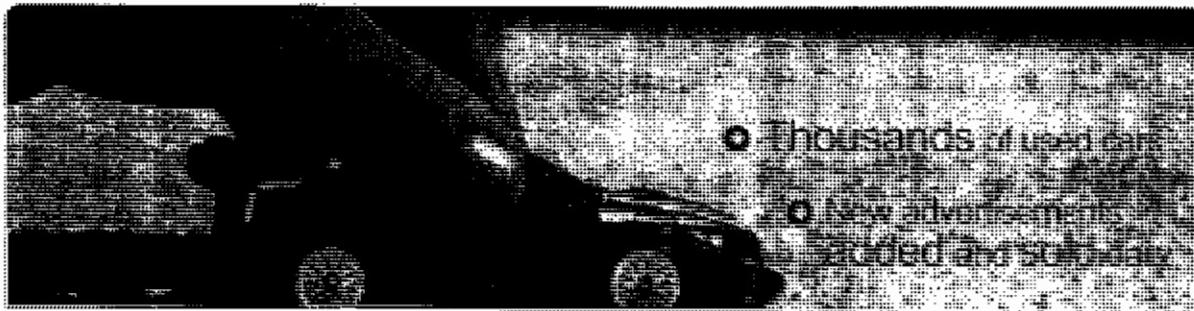


How Much is Your Car
Worth?

Find out with our free car
evaluation

LOGIN

Home | About Us | Buy Used Cars | Sell | Financing | FAQ | Press | Refund Form | Carfax | Contact Us



Our Services

[FIND MY AD](#)

[FREE CAR EVALUATION](#)

[PAYMENT CALCULATOR](#)

Recently Added Cars

[2006 BMW 325i](#)

[2004 INFINITI G35](#)

[2006 MERCEDES C230](#)

[2003 HYUNDAI TIBURON](#)

[2007 DODGE CHARGER](#)

[2007 HONDA RIDGELINE](#)

[2006 FORD RANGER](#)

[2008 HONDA CRV](#)

Search our database of used cars

Fill out the form below to begin your search

Type:

[Select a Vehicle Type]

[Select a Vehicle Type]

Make:

[Select a Make]

Model:

All

Price:

0 To 50,000

Year:

Any To Any

Country

United States

State/Province:

Alabama

SEARCH

AUTO MARKETING GROUP © 2011 ALL RIGHTS RESERVED | [PRIVACY POLICY](#)

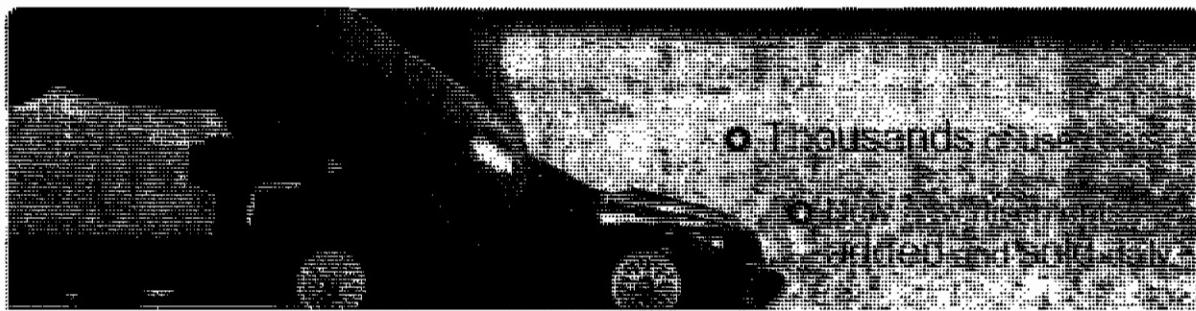


How Much is Your Car
Worth?

Find out with our free car
evaluation

LOGIN

Home | About Us | Buy Used Cars | Sell | Financing | FAQ | Press | Refund Form | Carfax | Contact Us



Our Services

[FIND MY AD](#)

[FREE CAR EVALUATION](#)

[PAYMENT CALCULATOR](#)

Recently Added Cars

[2006 BMW 325i](#)

[2004 INFINITI G35](#)

[2006 MERCEDES C230](#)

[2003 HYUNDAI TIBURON](#)

[2007 DODGE CHARGER](#)

[2007 HONDA RIDGELINE](#)

[2008 FORD RANGER](#)

[2008 HONDA CRV](#)

Listing Details

2006 BMW 325i

Asking Price: \$21,000.00

[I'M INTERESTED](#)

[FINANCE NOW](#)

One owner. All regularly scheduled maintenance records available. Rear tires replaced last month. Integrated Blue Tooth and chrome pipe. Call 1-888-780-3426

Additional Details

Year: 2006
Make: BMW
Transmission: Automatic Transmission
KMS/Mileage: 23500 Miles
Doors: 4 Doors
Drive: 2WD
Engine: Gas
Exterior Colour: Black
Interior Colour: black
Condition: Good
Seats: Leather

Available Options

AM
CD
FM
Garage Kept
Lady Driven
Non-Smoker
Locks
Mirrors
Seats
Steering
Sunroof
Windows
ABS
Cruise
Foglamps
Heated Seats
Memory Seats
Remote Entry



I'M INTERESTED



FINANCE NOW

AUTO MARKETING GROUP © 2011 ALL RIGHTS RESERVED | [PRIVACY POLICY](#)

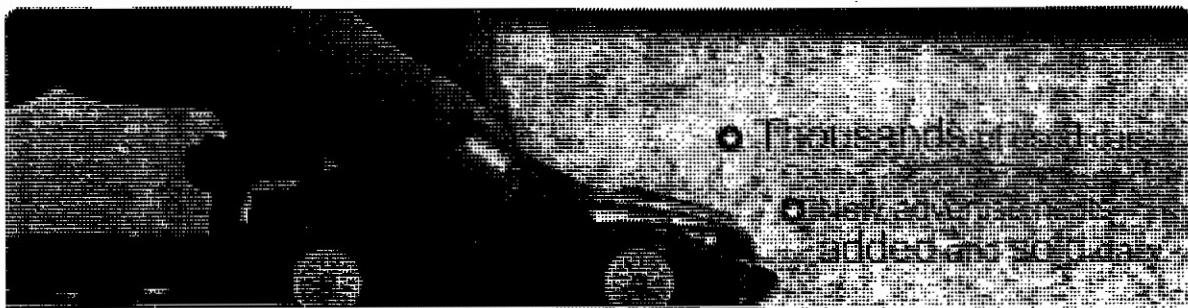


How Much Is Your Car
Worth?

Find out with our free car
evaluation

LOGIN

Home | About Us | Buy Used Cars | Sell | Financing | FAQ | Press | Refund Form | Carfax | Contact Us



Privacy Policy

This Privacy Statement sets out the privacy policies and practices for the Auto Marketing Group, and ("the Auto Marketing Group") with respect to the collection, use and disclosure of personal information in connection with www.automarketinggroup.com (the "Site"). This Privacy statement may be updated by the Auto Marketing Group giving reasonable notice of the revised terms (including by email or by posting on the Site), and this Privacy Statement may be supplemented or modified by agreements entered into between the Auto Marketing Group and an individual from time to time.

In this Privacy Statement, "personal information" means any information about an identifiable individual, as further defined under applicable Canadian laws.

Collection of Personal Information

The Site's registration form requires users to give us contact information (such as name and email address) and demographic information (such as postal code, age, or income level) and other information that is used by the Auto Marketing Group to provide services. The Auto Marketing Group uses the customer contact information from the registration form to send the user information that he or she has requested regarding the Site or regarding services offered by the Auto Marketing Group.

This Site uses an ad form for customers to place online ads. One of the express purposes of the Site is to gather contact information provided voluntarily by customers to be published online, and in connection with items that are for sale by customers.

The Auto Marketing Group has no control over who views online ads. Contact information provided may be used to contact customers when necessary. We collect customers' financial information (such as account or credit card numbers) to bill the user for products and services, but retain this information only as required to process the transaction and for as long as may be required by law.

Demographic and profile data is also collected at the Site. We use this data to tailor each visitor's experience at the Site, showing the user content that we think he or she might be interested in, and displaying the content according to the user's preferences.

The Auto Marketing Group' online surveys ask visitors for contact information (such as email addresses) and demographic information (such as postal code, age, or income level). the Auto Marketing Group uses contact data from our surveys to send users information about our products and services. Users may opt-out of receiving future mailings (see the Opt-Out section below).

The Auto Marketing Group may use customer information for additional purposes that may be identified at or before the time that the information is

collected, the Auto Marketing Group also uses information from customers for accounting and transaction completion purposes.

Disclosure of Personal Information

The Auto Marketing Group may disclose certain personal information as follows:

to third party service providers and to affiliated entities in order to carry out work on behalf of the Auto Marketing Group,
to law enforcement agencies for the purposes of investigating fraud or other offences, or
to legal, financial, and other professional advisors or in connection with the sale or reorganization of all or part of its business or operations.
Except as provided above, the Auto Marketing Group will not use or disclose personal information for purposes other than those for which it was collected, except with the consent of the individual or as required or permitted by law.

Cookies and IP Addresses
The Auto Marketing Group uses your IP address to help identify you and your membership, gather broad demographic information about our users, diagnose problems with our server, and administer the Site. The Site uses cookies to keep track of your membership tools and to make sure you do not see the same ad repeatedly. We use cookies to deliver content specific to your interests and to save your password so you do not have to re-enter it each time you visit the Site. We also provide an option to log out should you be using an insecure or publicly shared computer.

We use outside ad companies to display ads on the Site. These ads may contain cookies. While we use cookies in other parts of the Site, cookies received with banner ads are collected by our ad companies, and the Auto Marketing Group does not have access to this information.

Links

This Site contains links to other websites, such as websites providing national search capabilities and information resources designed to inform buyers and sellers about general aspects of property that is being sold. the Auto Marketing Group is not responsible for the privacy practices or the content of such websites. Please ensure you review the privacy policies of the websites that you visit.

Security

the Auto Marketing Group protects against the loss, misuse and alteration of personal information with security measures appropriate to the sensitivity of the information. However, it is possible that any information transmitted via the Internet may be intercepted by unknown third parties. We use Verisign to have credit card data transmitted to our network servers in a secure encrypted mode.

Opt-Out

When appropriate, users of the Site are given the opportunity to (i) opt-out of receiving communications from us, (ii) remove their information from our database, or (iii) elect to no longer receive services from us. If you wish to opt-out of receiving further communications, please contact the Auto Marketing Group' privacy officer (the ?Privacy Officer?) by email or phone using the contact information provided below.

Corrections/Contact

Users of this Site may contact the Privacy Officer to modify or correct any of their personal information that is under our control. An individual may also direct a written complaint regarding compliance with this Privacy Statement to the Privacy Officer and, within a reasonable time upon receiving the written complaint, the Privacy Officer will conduct an investigation into the matter. Within a reasonable time of concluding the investigation, the Privacy Officer will inform the complainant whether the complaint will be allowed or denied. If the Privacy Officer allows the complaint, the Auto Marketing Group will take appropriate measure necessary to rectify the source of the complaint.

Contact Us

If you have any questions about this Privacy Statement, the Auto Marketing Group' privacy practices in connection with this Site, or the Auto Marketing Group' collection, use, disclosure, or retention of your personal information in connection with this Site, please contact the Privacy Officer as follows:

Auto Marketing Group
7260 West Azure Dr #140-762
Las Vegas, Nevada, 89130
Toll Free: 1-888-760-3426
Fax: 702-552-8122

Langley, B.C.
V3A 8H2
Email: privacy@automarketinggroup.com

Acceptance of Terms

Welcome to www.automarketinggroup.com (the "Site"), which is operated by the Auto Marketing Group Inc. ("the Auto Marketing Group"). The Site is provided to you subject to the following terms and conditions (the "Terms of Use"). These Terms of Use include important disclaimers that affect your rights.

By using the Site, you agree to be bound by these Terms of Use. If you do not agree to these Terms of Use, do not use the Site.

Changes to these Terms of Use

The Auto Marketing Group reserves the right to make changes to these Terms of Use. The changes are effective on the earlier of (i) the Auto Marketing Group providing you with notice of such changes, or (ii) 14 days after the revised Terms of Use are posted on the Site.

Changes to the Site

The Auto Marketing Group reserves the right to change any aspect of the Site including the right to refuse or remove any content, whatever the source, at any time without any notice or liability to you.

All ads are published on the Site in good faith without verification. the Auto Marketing Group reserves the right to refuse, classify, revise or censor any ads for any reason in its sole discretion. the Auto Marketing Group does not guarantee to post all requested ads. All users are advised to check ad and message details carefully before entering into any agreement of any kind and before disclosing personal information.

Privacy Policy

The Auto Marketing Group collects, uses, and discloses your personal information in accordance with the Privacy Policy of the Site. The Privacy Policy is incorporated into these Terms of Use and is available at the Auto Marketing Group.com. By providing information to the Auto Marketing Group , you consent to the use of such information in accordance with the Privacy Policy.

Confidentiality

The Internet is not a secure means of communication and the privacy, integrity or authenticity of any communication over the Internet between you and the Auto Marketing Group cannot be ensured. the Auto Marketing Group is not responsible for any damages you may suffer if you communicate confidential information over the Internet or if the Auto Marketing Group communicates such information to you at your request.

Use of the Site

The Site is for your personal and non-commercial use. You may view and print out web pages from the Site for personal use, provided that you maintain all copyright notices, but may not otherwise copy, reproduce, modify, collect, or catalogue information or material on the Site, except as expressly permitted by the Auto Marketing Group or these Terms of Use.

You may not use the Site to engage in any unlawful activity or to infringe the rights of the Auto Marketing Group, its affiliates or others.

You further agree that you will not (i) interfere with the operation of the Site in any way, (ii) interfere with anyone's use or enjoyment of the Site, (iii) harass anyone on the Site or through the Site, (iv) impersonate any person or entity on the Site or through the Site, or (v) post any content or views that may be considered threatening, abusive, vulgar, obscene or otherwise objectionable.

Monitoring Use of the Site

the Auto Marketing Group may monitor the Site but is under no obligation to do so. You hereby waive any expectation of privacy in such information and activity. Your waiver of rights in all such monitoring does not apply to personally identifiable information which is handled by the Auto Marketing Group in accordance with the Privacy Policy of the Site.

Termination of Access

If you use the Site in any manner that is prohibited by these Terms of Use, the Auto Marketing Group may without notice terminate your use of the Site or your access to the Site at any time.

Intellectual Property

The copyright to the Site, the design and appearance of the Site, and all of the materials and content on the Site are owned by or licensed to the Auto Marketing Group. These materials are protected by law against unauthorized copying and reproduction. Any use, reproduction or distribution of material, including caching, framing, or similar means, from the Site (except as permitted herein) without written permission of the Auto Marketing Group is expressly prohibited.

the Auto Marketing Group.com are registered or unregistered trade-marks of the Auto Marketing Group or its affiliates or associates. Other service and product marks that appear on the Site are the trade-marks of their respective owners. The display of any trade-marks on the Site does not imply that a license has been granted for any further use.

Unless otherwise agreed to in writing by the Auto Marketing Group, all information provided by you, including, without limitation, any suggestions, comments or know-how you may provide to the Auto Marketing Group through the Site, is provided on a non-confidential basis and becomes the exclusive property of the Auto Marketing Group. You expressly consent to the unrestrained use of all such information by the Auto Marketing Group. Your waiver of rights in all such information does not apply to personally identifiable information which is handled by the Auto Marketing Group in accordance with the Privacy Policy of the Site.

Dealing with Third Parties

Any correspondence or business dealings with any third parties including merchants, sellers, or advertisers found on, or through, the Site is solely between you and such parties. the Auto Marketing Group is not responsible for any damages you may suffer by entering into such transactions including the payment for and delivery of goods if any, and any terms, conditions, warranties, or representations associated with such dealings. You and the third party, not the Auto Marketing Group, are responsible for compliance with all laws applicable in any such transaction.

Use caution and common sense when using the Site and, in particular, exercise great care when revealing personal information. When using the Site there are risks of dealing with underage persons or people acting under false pretences.

No Endorsement

The Site may contain links to other sites. Such other sites were independently developed by parties other than the Auto Marketing Group. These links are for your convenience only and the Auto Marketing Group does not assume responsibility for the accuracy or appropriateness of the information contained at such sites or endorse the viewpoints expressed at such sites.

Any mention of another party or its product or service on the Site is for informational purposes only and should not be construed as an express or implied endorsement of that party or its advice, opinions, information, products or services.

No Contract or Offer

No part of the Site should be taken to constitute an offer or solicitation to buy or sell products or services. Some products or services mentioned on the Site may only be available in certain areas or jurisdictions. Any products or services mentioned on the Site are made available only where they may be lawfully made available or offered for sale. Except for your agreement to abide by these Terms of Use and your agreement to the Privacy Policy, use of the Site does not create any contract or agreement between you and the Auto Marketing Group, nor any obligation of the Auto Marketing Group to you.

No Warranties

Information provided on the Site by the Auto Marketing Group is believed to be reliable when posted. HOWEVER, the Auto Marketing Group DOES NOT GUARANTEE THE QUALITY, ACCURACY, COMPLETENESS OR TIMELINESS OF THE INFORMATION PROVIDED. INFORMATION CONTAINED ON THE SITE MAY CONTAIN ERRORS. ACCESS TO THE SITE IS PROVIDED ON AN "AS IS" BASIS. YOU SHOULD NOT ASSUME THAT YOUR USE OF THE SITE WILL BE ERROR FREE OR THAT THE SITE WILL OPERATE WITHOUT INTERRUPTION.

the Auto Marketing Group DISCLAIMS ALL WARRANTIES, REPRESENTATIONS AND CONDITIONS REGARDING USE OF THE SITE OR THE INFORMATION PROVIDED, INCLUDING ALL IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT, WHETHER EXPRESS OR IMPLIED, OR ARISING FROM A COURSE OF DEALING, USAGE OR TRADE PRACTICE.

No Liability

the Auto Marketing Group IS NOT RESPONSIBLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES WHATSOEVER AND HOWSOEVER CAUSED, ARISING OUT OF OR IN CONNECTION WITH THE USE OR MISUSE OF THE SITE OR IN RELIANCE ON THE INFORMATION AVAILABLE ON THE SITE, INCLUDING ANY BUSINESS INTERRUPTION, LOSS OF USE, LOST DATA, LOST PROFITS OR ANY OTHER PECUNIARY LOSS. WHETHER IN AN ACTION OF CONTRACT, CIVIL LIABILITY, NEGLIGENCE OR OTHER TORTIOUS ACTION, EVEN IF the Auto Marketing Group HAS BEEN INFORMED OF THE POSSIBILITY OF SUCH DAMAGES OR SUCH DAMAGES ARE REASONABLY FORESEEABLE.

Indemnity

You hereby agree to indemnify, defend and hold harmless the Auto Marketing Group and the partners, members, shareholders, officers, directors, employees, consultants, lawyers and agents of the Auto Marketing Group , from any and all third party claims, liability, damages or costs they incur arising as a result of your misuse of the Site, your violation of these Terms of Use, or your infringement of any intellectual property or other right of the Auto Marketing Group or any person or entity.

Jurisdiction

Any dispute shall be governed by British Columbia and Canadian law and adjudicated by the courts of British Columbia, Canada. Certain jurisdictions expressly prohibit a choice of law or venue clause in a consumer contract that refers to a "foreign" jurisdiction vis-a-vis the consumer. In such specific circumstances, any dispute in relation to these Terms of Use shall be governed by the law applicable to the consumer.

Entire Agreement

These Terms of Use, including the provisions set forth under the additional pages linked below, constitute the entire agreement between the parties with respect to the Site. It supersedes and replaces all prior or contemporaneous understandings or agreements, written or oral, with respects to the Site.

The following provisions, as amended from time to time, as well as any other policy or rules that apply to particular services or portions of the Site, are incorporated by reference and are part of these Terms of Use.

AUTO MARKETING GROUP © 2011 ALL RIGHTS RESERVED | [PRIVACY POLICY](#)

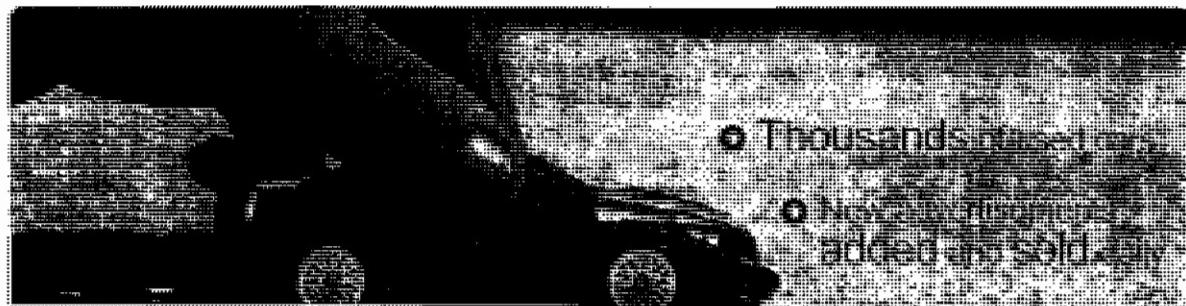


How Much is Your Car
Worth?

Find out with our free car
evaluation

LOGIN

Home | About Us | Buy Used Cars | Sell | Financing | FAQ | Press | Refund Form | Carfax | Contact Us



Our Services

[FIND MY AD](#)

[FREE CAR EVALUATION](#)

[PAYMENT CALCULATOR](#)

Recently Added Cars

[2006 BMW 325I](#)

[2004 INFINITI G35](#)

[2006 MERCEDES C230](#)

[2003 HYUNDAI TIBURON](#)

[2007 DODGE CHARGER](#)

[2007 HONDA RIDGELINE](#)

[2006 FORD RANGER](#)

[2006 HONDA CRV](#)

Listing Details

2004 Infiniti G35

Asking Price: \$14,800.00

[I'M INTERESTED](#)

[FINANCE NOW](#)

I am selling this beautiful and super clean Infiniti G35 for \$14800.00.

The Car is in a very Excellent & Clean condition. Beautiful Champagne color, Low Mileage only 69K, Automatic Transmission, very Comfy and Cozy, Always Garaged, Mint Condition. No accidents! Very Well maintained, Clean Title. I am Including Mechanic Repairs Warranty and GPS with the Car.

Not a single dent or scratch! Perfect paint! HEATED Seats, Leather Seats & Interior, Power Windows, Power Seats, Air Conditioning, Heater super warm and cozy. All the toys! Power everything! Power Steering, Stereo, CD Player.

Very clean interior. Runs Great, Smooth and very Comfortable ride, Drives Excellent. Very powerful, Fully Loaded, Stereo & A/C control from Steering Wheel, Alarm, Cruise Control, T₂/4 Alloy Wheels, T₂/4 Passenger Air Bag, T₂/4 Rear Window Defroster, Anti-Lock Brakes, Power Door Locks, T₂/4 Side Airbags, T₂/4 Power Mirrors, T₂/4 Sunroof, Tilt Wheel, T₂/4 Driver Air Bag, T₂/4 Tinted Glass Moonroof, Low Miles 69K, Runs and Looks Great, Extra Clean.

Price: \$14800.00

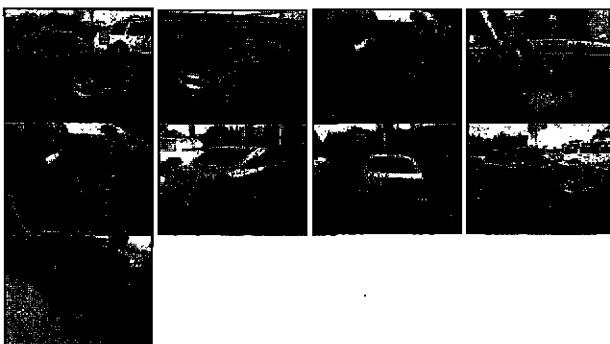
If interested, please call 1-888-760-3426

Thank you

[Additional Details](#)

[Available Options](#)

Year: 2004
Make: Infiniti
Transmission: Automatic Transmission
KMS/Mileage: 69 Miles
Doors: 4 Doors
Drive: 2WD
Engine: Gas
Exterior Colour: Silver
Interior Colour: Champagne
Condition: Excellent
Seats: Leather



I'M INTERESTED

FINANCE NOW

2004 INFINITI QX4 4WD 4DR SUV - 69,000 MILES - EXCELLENT CONDITION - CALL 1-800-555-1234 FOR DETAILS.

AUTO MARKETING GROUP © 2011 ALL RIGHTS RESERVED | [PRIVACY POLICY](#)

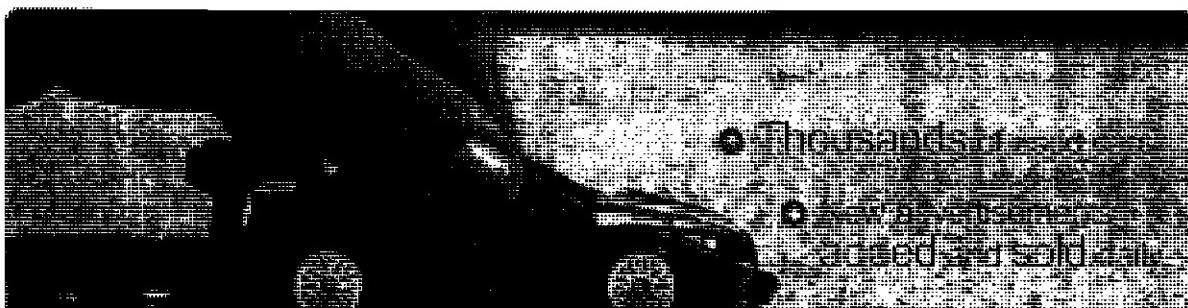


How Much Is Your Car
Worth?

Find out with our free car
evaluation

LOGIN

Home | About Us | Buy Used Cars | Sell | Financing | FAQ | Press | Refund Form | Carfax | Contact Us



The Used Car
Marketplace

Thousands of
Cars for Sale

Search by make
and model

Our Services

[FIND MY AD](#)

[FREE CAR EVALUATION](#)

[PAYMENT CALCULATOR](#)

Recently Added Cars

[2006 BMW 325i](#)

[2004 INFINITI G35](#)

[2006 MERCEDES C230](#)

[2003 HYUNDAI TIBURON](#)

[2007 DODGE CHARGER](#)

[2007 HONDA RIDGELINE](#)

[2006 FORD RANGER](#)

[2008 HONDA CRV](#)

We finance used cars when others can't!

All credit score financing available! We are able to finance all American and Canadian clients.

Fast Approvals!

Independently Employed!

Auto Marketing Group is happy to assist with your auto financing needs. We have multiple banks both publically and privately owned who are extremely good at getting you approved fast! Once you have filled out our credit application we will shop your loan around to various lenders to get you approved with the lowest possible rates. Bottom line is we work for you, and we will get you an approval from a credible company. Stop waiting and get the car you need, call now!

[Click to get approved today!](#)

[CANADIAN CITIZENS APPLY HERE](#)

[AMERICAN CITIZENS APPLY HERE](#)

AUTO MARKETING GROUP © 2011 ALL RIGHTS RESERVED | [PRIVACY POLICY](#)



How Much is Your Car

Worth?

Find out with our free car
evaluation

LOGIN

[Home](#) | [About Us](#) | [Buy Used Cars](#) | [Sell](#) | [Financing](#) | [FAQ](#) | [Press](#) | [Refund Form](#) | [Carfax](#) | [Contact Us](#)



Our Services

[FIND MY AD](#)

[FREE CAR EVALUATION](#)

[PAYMENT CALCULATOR](#)

Recently Added Cars

[2006 BMW 325i](#)

[2004 INFINITI G35](#)

[2006 MERCEDES C230](#)

[2003 HYUNDAI TIBURON](#)

[2007 DODGE CHARGER](#)

[2007 HONDA RIDGELINE](#)

[2006 FORD RANGER](#)

[2008 HONDA CRV](#)

Let us know if you're interested

I am interested in the **2006 BMW 325i**

Please provide your contact information below to start the communication process.

First Name:

Name Last:

Phone:

Email:

SUBMIT YOUR INTEREST

AUTO MARKETING GROUP © 2011 ALL RIGHTS RESERVED | [PRIVACY POLICY](#)

85

VEHICLESTARS

connecting buyers + sellers everyday

FAQ | Contact Us | About Us | Member Site

HOME | USED VEHICLES | CAR BLOG | SELL MY VEHICLE | MEMBERS | MONEY BACK GUARANTEE | ABOUT US

2008 Lexus GS 350 Washington 2006 Audi A4 1.8T Washington 2003 BMW 3 Series M3 Washington 2008 Volkswagen GTI Washington 2005 Toyota Corolla S Washington 2003 Jeep S-TYF Washington

SIGN IN

Connect With Facebook

Free evaluation

- Estimate out how long your vehicle will take to sell with Vehicle Stars.
- Find the price of other similar vehicles to determine a great price point.
- Get your free evaluation today!

My location:

USA D.C. Washington

Look for:

All makes All models

Welcome to the Vehicle Stars Used Car Search Engine!
Find vehicles, read auto news, research models. To search for a vehicle in your area, click the search button above; You can narrow your search options further at the next page.

The Latest News

- Video: Volkswagen pits Jetta GLI against... a speed talker? Thursday, Jun 28th 2PM
- The Ford Taurus hits 32 mpg: Autoweek TV Thursday, Jun 28th 2PM
- Official: Updated McLaren MP4-12C to debut at Goodwood Thursday, Jun 28th 2PM
- Report: Cadillac ATS-V Coupe talks resurface, new convertible model in the works? Thursday, Jun 28th 1PM
- Ford F150 takes to the streets in a pair Thursday, Jun 28th 1PM

Privacy Policy Terms of Service